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A Decade of Undergraduate Student Aid: 1989–90 to 1999–2000

Postsecondary Education Descriptive Analysis Reports

U.S. Department of Education
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NCES 2004–158

September 2004

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Executive Summary

The decade of the 1990s saw growth in tuition at the postsecondary level and in the amount of financial aid available, particularly student loans (U.S. General Accounting Office 1998; College Board 2002). Since public funding was constrained in the early part of the decade, tuition increases were of growing concern. At the same time, federal financial aid programs and policies as we know them today were being shaped by the 1992 Reauthorization of the Higher Education Act (HEA-92). Growth in tuition, the increased availability of federal student loans (especially unsubsidized Stafford loans), and increases in grant aid from non-federal sources were among the major driving forces of change in undergraduate student financing during this decade.

This study examines changes in many of the major aspects of undergraduate financing during the 1990s for full-time, full-year undergraduates enrolled in the four major institutional sectors located in the 50 states, the District of Columbia, and Puerto Rico: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than-4-year. Tuition, total price of attendance, various net price measures, need, total aid, remaining need after aid, grants, loans, and work-study[1] are compared using data from the four National Postsecondary Student Aid Studies (NPSAS[2]) conducted in 1989–1990, 1992–1993, 1995–1996, and 1999–2000. The main purpose of this report is to provide a convenient and readily accessible reference to the data most frequently used for trend analysis from the NPSAS surveys.

Overview

During the 1990s, tuition increased faster than inflation and median household income (U.S. General Accounting Office 1996, 1998). Financial aid also increased, particularly in the form of federal loans. The 1992 Reauthorization of the Higher Education Act (HEA-92) was a defining moment in the history of federal financial aid because it established the direction in which the federal government would support postsecondary education in subsequent years.[3] As a result of its passage, many middle-income students who were previously ineligible for need-based student aid were able to receive it, primarily in the form of subsidized student loans. HEA-92 also increased the amounts students were permitted to borrow and for the first time allowed dependent students to take out federally guaranteed unsubsidized loans.

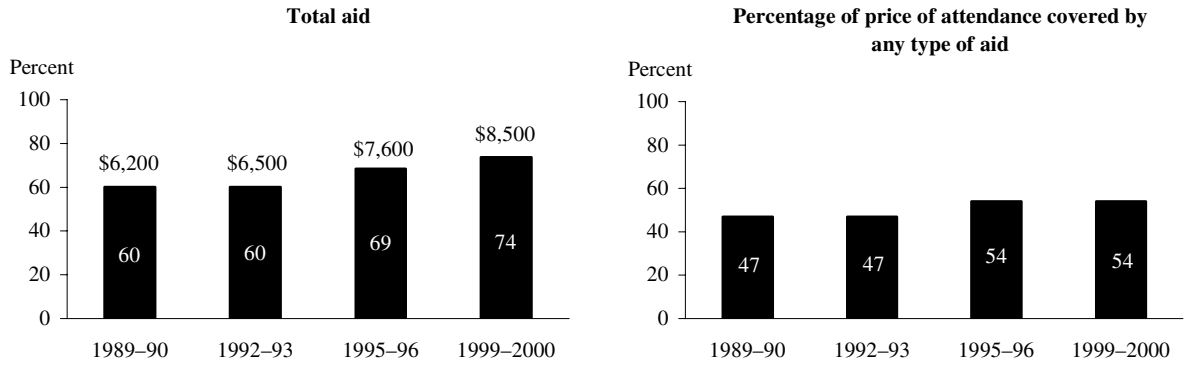
NPSAS data from 1989–90 and 1992–93 reflect the federal financial aid policies in effect prior to HEA-92, while the 1995–96 and 1999–

[1]Federal tax subsidies provided through the Hope and Lifetime Learning Credits are not included as financial aid. This study focuses only on the types of assistance that are offered as part of a student's financial aid package.

[2]NPSAS is a nationwide study conducted by the U.S. Department of Education's National Center for Education Statistics (NCES) primarily to determine how undergraduate and graduate students and their families pay for postsecondary education. For more information on NPSAS surveys, consult the NPSAS website http://nces.ed.gov/npsas.

[3]Reauthorization also took place in 1998 (HEA-98) with relatively minor changes. Reauthorization for 2004 was under consideration at the time of this publication.

Figure A. Among full-time, full-year undergraduates, percentage who received financial aid, and among those receiving aid, average amount of aid received (in constant 1999 dollars) and the percentage of the price of attendance that was covered by any type of aid: 1989–90, 1992–93, 1995–96, and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Total aid" includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). The price of attendance is equal to the total amount of tuition plus estimated living expenses for the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

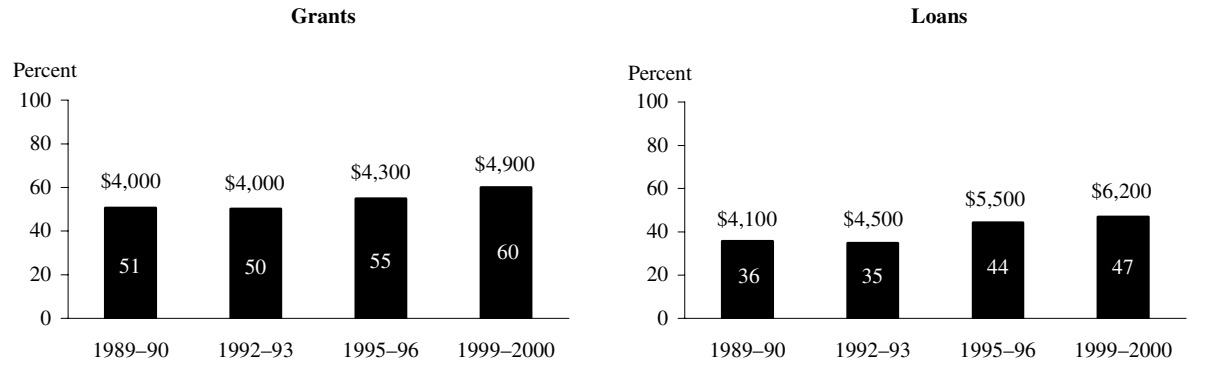
2000 data reflect the changes introduced by that legislation. Between 1989–90 and 1999–2000, the average net tuition (tuition minus grant aid)[4] increased at public 2-year, public 4-year, and private not-for-profit 4-year institutions, indicating that among those types of institutions, increases in grant aid did not keep pace with increases in tuition over time. As the decade progressed, the proportion of full-time[5] undergraduates who received any type of financial aid (grants, loans, work-study, or other) increased among all of the institutional sectors included in this study, from an overall average of 60 percent to 74 percent between 1989–90 and 1999–2000 (figure A). Among those who received aid, the percentage of the price of attendance that was covered by any type of aid also increased over time, from 47 percent to 54 percent. Increases between 1989–90 and 1999–2000 were seen in the percentage of students who received at least one of the two major types of aid: grants (51 percent to 60 percent) and loans (36 percent to 47 percent) (figure B).

Single parents, however, were one group of students for whom financial aid declined. While as

[4]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero.

[5]In this study, students were considered to have full-time, full-year status, if they were enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. For ease of presentation the term "full time" will be used throughout the report to refer to students enrolled full-time for the full academic year.

Figure B. Among full-time, full-year undergraduates, percentage who received grants, percentage who received loans, and the average amount of grant and loan aid received by those receiving grant and loan aid, respectively (in constant 1999 dollars): 1989–90, 1992–93, 1995–96, and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Grants" include all federal, state, institutional, and privately funded grants. "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. Students who received both grants and loans are represented in both figures.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

many as 94 percent of single parents who were enrolled full time received some form of financial aid in 1989–90, the proportion had dropped to 79 percent by 1999–2000.[6] This may have reflected several changes in the characteristics of single parents enrolled full time in postsecondary education. Between 1989–90 and 1999–2000, the average expected family contribution (EFC) among single parents had increased from $800 to $1,300 even though it had decreased among all independent students with incomes at or below the median. In 1989–90, about one-half (48 percent) of all single parents worked while they were enrolled full time; in 1999–2000 this proportion had increased to about three-fourths (77 percent).[7] While 87 percent of single parents were females in 1989–90, this proportion had dropped to 76 percent in 1999–2000. The socioeconomic backgrounds of single parents also appear to have changed. In 1989–90 and 1995–96, about 35 to 38 percent had a parent with at least some postsecondary education; in 1999–2000 about one-half (51 percent) of all single parents came from families with one or more parents who had some postsecondary education.[8] In addition, the proportion of single parents receiving public

[6]These figures represent all institutions, including private for-profit less-than-4-year institutions where no measurable difference was detected in the rate at which single parents received aid in 1989–90 and 1999–2000 (table A-4.4).

[7]1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[8]1989–90 National Postsecondary Student Aid Study Data Analysis System, 1995–96 National Postsecondary Student Aid Study Data Analysis System, and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

assistance while enrolled full time decreased from 34 percent in 1995–96 to 9 percent in 1999–2000. Compared to the earlier years, single parents enrolled full time at the end of the decade were less likely to be receiving public assistance, more likely to have parents with some postsecondary education, and more likely to be working while they were enrolled. These changes may have been related to a reduced eligibility for need-based financial aid among single parents.

Among the different types of financial aid that are available to postsecondary students, the growth in federal unsubsidized loans has been most prominent.[9] After the restriction on dependent students was lifted by HEA-92, the overall rate at which full-time undergraduates borrowed unsubsidized loans increased from 3 percent to 23 percent between 1989–90 and 1999–2000.[10] However, the inclusion of dependent students was not the sole driving force behind this increase. Independent undergraduates also were more likely to borrow federal unsubsidized loans in 1999–2000 than in 1989–90 (35 percent vs.11 percent). In addition to the increase in unsubsidized loans, the average annual total loan amount from all sources combined (both subsidized and unsubsidized loans from federal, state, institutional, and private agencies) also increased during this time for both independent and dependent loan recipients ($4,100 to $6,200).

Key Definitions and Data Issues

There are several components and types of price, net price, and financial need analyzed in this study. The definitions are as follows: "total price of attendance" (or "student budget") is equal to tuition plus estimated living expenses; "net tuition" is defined as tuition minus total grants received (up to the tuition amount)[11]; "net price of attendance" is the total price of attendance minus all grants and loans received; "financial need" is equal to the total price of attendance minus the federal expected family contribution (EFC)—which is the federal estimate of the student's and family's ability to pay based on the formula (need analysis) prescribed by law; and "remaining financial need" (or "unmet need") is the amount of financial need that remains after all financial aid, including loans, is subtracted from the total financial need.

The two net price variables used in this study—net tuition and net price of attendance—measure the different levels of cost to students and families. The net tuition variable (tuition and fees minus grant aid) represents the amount of tuition paid after grants are received, while the net price of attendance (price of attendance minus all grant and loan aid) represents the amount paid for both tuition and living expenses after all aid is taken into account.

Researchers who are interested in changes in tuition and grant aid can utilize the "net tuition" variables included in this report for further study. Because net tuition is equal to the amount of tuition that is paid after all grants have been

[9]Unsubsidized Stafford loans are available to students who are enrolled at least half time, and the amount borrowed may not exceed the price of attendance, minus any other aid. Unlike subsidized Stafford loans, the federal government does not pay any interest on the loans while the student is enrolled and eligibility for unsubsidized Stafford loans is not restricted by need.

[10]1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[11]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero.

received, and does not subtract loans, it represents the amount of tuition for which students and families are responsible. In some cases, however, grants will exceed the amount of tuition (and would therefore be used to offset the cost of living), resulting in a negative net tuition amount. In calculating the average net tuition, all negative net tuition values were set to zero. In 1999–2000, the percentage of full-time, full-year undergraduates with zero net tuition was 5 percent at private for-profit less-than-4-year institutions, 12 percent at private not-for-profit 4-year institutions, 26 percent at public 4-year institutions, and 34 percent at public 2-year institutions.

Analysis of changes in the net price of attendance can help determine whether total aid—which includes loans that must be repaid—has kept up with changes in total price over time. However, the net price of attendance does not equal the actual price that must be paid for a postsecondary education because loans were subtracted from the total price to achieve this estimate. While grants reduce the amount to be paid, loans only postpone the actual cost since loans must be repaid eventually and with interest. The net price of attendance represents only the immediate, out-of-pocket costs upon enrollment. The actual cost of a postsecondary education over the lifetime of the student (or parent) who has taken out a loan will be higher. Any increases or decreases in average net price should be viewed with caution. A reduction in net price over time may only signify that students and/or parents have taken out more loans rather than received more grant aid or paid less in tuition.

Dependency and income are important considerations when financial aid is awarded. Most students under age 24 are dependent, and their income quartiles are based on their parents' income. Most independent students are 24 or older, and their income quartiles are based on their own income (and that of their spouse, if married). In addition, independent students are disaggregated by their marital status and whether they had children, factors that are also considered in determining financial aid eligibility. In this report, comparisons of average amounts over time are made using constant (1999) dollars. In most cases, comparisons in constant (1999) dollars were made only between the two survey years at the beginning and end of the decade (1989–90 and 1999–2000), although estimates from the interim NPSAS years (1992–93 and 1995–96) are presented to provide the reader with complete information. Throughout the report, statistical conclusions are drawn at the $p<0.05$ significance level.

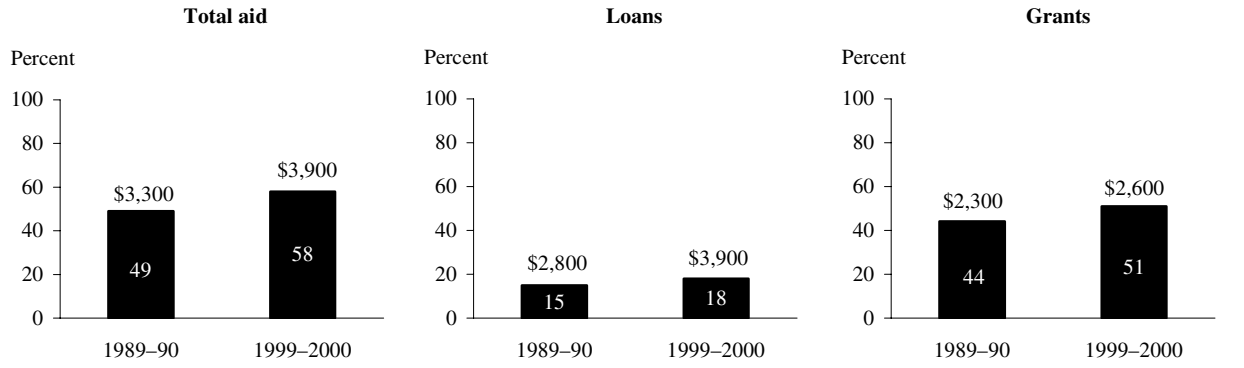
Changes in Financial Aid by Type of Institution

The wide variation in level of tuition charged by the different institutional sectors necessitates an analysis of trends by institution type. Following are summaries of the detailed findings from each of the institutional sectors in this study. Comparisons of average amounts are presented in constant (1999) dollars.

Public 2-Year Institutions

Among full-time undergraduates enrolled in public 2-year institutions, the average tuition increased from $1,100 to $1,500 and the average net tuition (tuition minus grants) increased from $700 to $900 between 1989–90 and 1999–2000. The percentage of all full-time students receiving financial aid also grew (49 percent to 58 percent), as did the average amount of total aid received ($3,300 to $3,900) (figure C). Middle-income

Figure C. Among full-time, full-year undergraduates enrolled at public 2-year institutions, percentage who received aid and average amount of aid received by those receiving aid (in constant 1999 dollars), by type of aid: 1989–90 and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months to have full-time, full-year status. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Total aid" includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. "Grants" include all federal, state, institutional, and privately funded grants. Figures include students who received both loans and grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

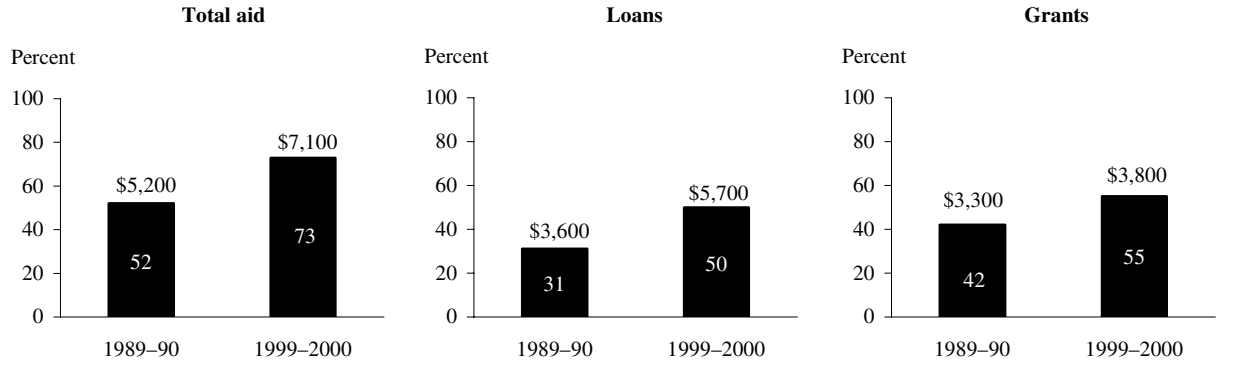
dependent students were more likely to take out loans at the end of the decade than at the beginning (lower middle: 9 percent to 19 percent; upper middle: 6 percent to 13 percent), although no measurable change was detected in the overall rate of borrowing among all full-time students. The percentage of those who received unsubsidized Stafford loans increased from 1 percent to 9 percent. Also contributing to the overall increase in aid between 1989–90 and 1999–2000 was growth in the percentage of all full-time students receiving grants (44 percent to 51 percent). The percentage of dependent students who received federal Supplemental Educational Opportunity Grants (SEOGs) increased for those in the lowest income quarter[12] (7 percent to 16 percent). Dependent students were more likely to receive state grants (12 percent vs. 18 percent), and both dependent and independent students were more likely to receive institutional grants (16 percent vs. 9 percent).

Public 4-Year Institutions

Among full-time undergraduates enrolled in public 4-year institutions, the average tuition increased from $2,800 to $4,200 and the average net tuition (tuition minus grants) grew from $1,900 to $2,700 between 1989–90 and 1999–2000. Gains during this period were seen in the

[12]Hereafter referred to as "low-income students" for ease of presentation.

Figure D. Among full-time, full-year undergraduates enrolled at public 4-year institutions, percentage who received aid and average amount of aid received by those receiving aid (in constant 1999 dollars), by type of aid: 1989–90 and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months to have full-time, full-year status. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Total aid" includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. "Grants" include all federal, state, institutional, and privately funded grants. Figures include students who received both loans and grants.

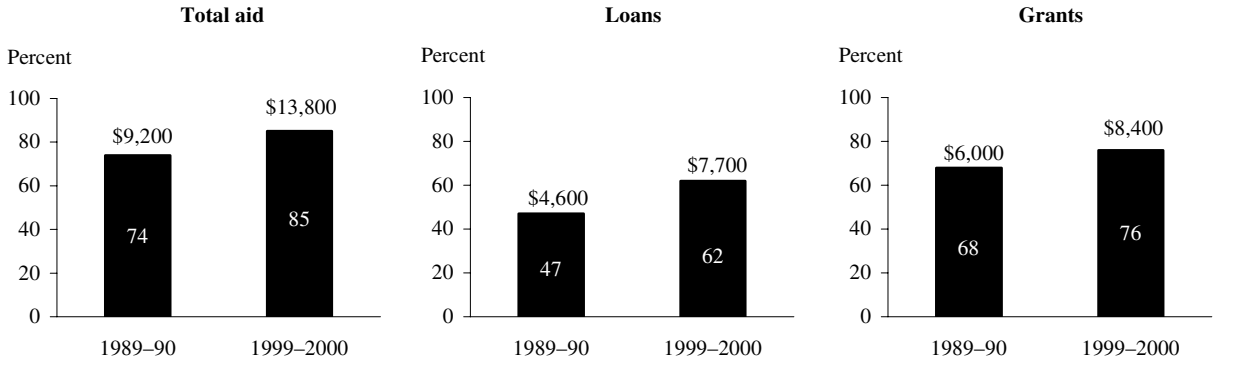
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

percentage receiving any type of financial aid (52 percent to 73 percent) and in the average amount of total financial aid received ($5,200 to $7,100) (figure D). Loans, in particular, became an increasingly important source of financing for students in this sector. In 1999–2000, one-half (50 percent) of all full-time undergraduates in public 4-year institutions were taking out loans, compared to about one-third (31 percent) 10 years earlier. The percentage receiving subsidized Stafford loans increased from 24 percent to 38 percent and the percentage receiving unsubsidized Stafford loans increased from 1 percent to 25 percent. There were gains in Parent Loans for Undergraduate Students (PLUS), a federal loan taken out by parents of dependent undergraduates, and non-federal loan borrowing as well. Increases in aid were also driven by growth in the percentage of undergraduates receiving grants (42 percent to 55 percent). In 1999–2000 (compared with 1989–90), both dependent and independent low-income students were more likely to receive federal Pell Grants (low-income dependent students: 73 percent vs. 65 percent; low-income independent students: 76 percent vs. 63 percent); low-income independent students were more likely to receive federal SEOGs (16 percent vs. 24 percent); and all full-time students were more likely to receive state or institutional grants.

Private Not-for-Profit 4-Year Institutions

Among full-time undergraduates enrolled in private not-for-profit 4-year institutions, the average tuition increased from $11,500 to $14,800 and the average net tuition (tuition minus grants) grew from $7,600 to $8,800 between 1989–90 and 1999–2000. The percentage of all full-time undergraduates receiving financial aid increased

Figure E. Among full-time, full-year undergraduates enrolled at private not-for-profit 4-year institutions, percentage who received aid and average amount of aid received by those receiving aid (in constant 1999 dollars), by type of aid: 1989–90 and 1999–2000

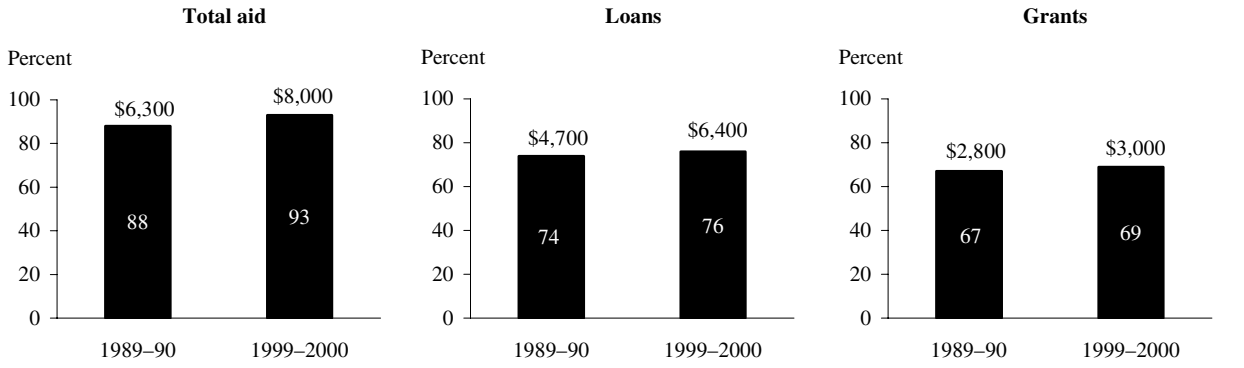


NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months to have full-time, full-year status. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Total aid" includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. "Grants" include all federal, state, institutional, and privately funded grants. Figures include students who received both loans and grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

from 74 percent to 85 percent and the average amount of total aid received grew from $9,200 to $13,800 between 1989–90 and 1999–2000 (figure E). Changes in financial aid were related to dependency status, as dependent students had a higher average tuition than independent students in both 1989–90 and 1999–2000. The percentage of dependent students who received any type of financial aid increased from 71 percent to 85 percent, but 85 percent of independent students were already receiving aid in 1989–90 and no measurable change from this percentage was detected in 1999–2000. Borrowing increased among dependent students during this period (45 percent to 63 percent). Dependent students were also more likely to receive subsidized Stafford loans (50 percent vs. 37 percent) and their parents were more likely to take out PLUS loans (12 percent vs. 6 percent) in 1999–2000 than in 1989–90. Although no change was detected in the overall rate of borrowing among independent students (58 percent in both years), both independent and dependent students were more likely to take out unsubsidized loans (24 percent vs. 2 percent), and non-federal loans (14 percent vs. 3 percent) in 1999–2000 than in 1989–90. Low-income dependent students were more likely to receive federal Pell Grants, and both dependent and independent low-income students were more likely to receive federal SEOGs in 1999–2000 than in 1989–90. Dependent students were more likely to receive institutional grant aid in 1999–2000 than in 1989–90, while no significant difference was found among independent students. The percentage of full-time dependent students who received work-study aid grew from 21 percent to 29 percent between 1989–90 and 1999–2000.

Figure F. Among full-time, full-year undergraduates enrolled at private for-profit less-than-4-year institutions, percentage who received aid and average amount of aid received by those receiving aid (in constant 1999 dollars), by type of aid: 1989–90 and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 6 or more months to have full-time, full-year status. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Total aid" includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. "Grants" include all federal, state, institutional, and privately funded grants. Figures include students who received both loans and grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Private for-Profit Less-Than-4-Year Institutions

Among full-time undergraduates enrolled for 6 or more months in private for-profit less-than-4-year institutions, no statistical difference was detected in average tuition between 1989–90 and 1999–2000 (about $7,400 in both years).[13] The percentage of full-time undergraduates who received any type of financial aid increased from 88 to 93 percent and the average amount they received grew from $6,300 to $8,000 between 1989–90 and 1999–2000 (figure F). This study did not detect a difference in the overall percentage of full-time students who took out student loans in 1989–90 and 1999–2000 (about 75 percent), but dependent students with incomes above the lowest quarter were more likely to take out loans in 1999–2000 than in 1989–90. This study also did not detect a difference in the overall percentage of full-time students receiving grants in 1989–90 and 1999–2000 (about 68 percent). However, low-income students were more likely to receive grants in 1999–2000 than in 1989–90 (dependent students: 90 percent vs. 81 percent; independent students: 92 percent vs. 85 percent), including federal Pell Grants and state grants. Independent students with incomes at or below the median were more likely to receive federal SEOGs in 1999–2000 compared to 1989–90 (30 percent vs. 12 percent).

[13]The definition of full-time, full-year status is different for students enrolled in private for-profit less-than-4-year institutions where certificates can be attained within a shorter time frame. Unlike those enrolled in other sectors where full-time, full-year status was defined as full-time enrollment for 8 or more months, students at private for-profit less-than-4-year institutions were considered to be enrolled full time, full year if they attended full time for 6 or more months.

Foreword

This study examines the trends in undergraduate financial aid occurring over a 10-year period, beginning in academic year 1989–90 and ending in 1999–2000. The analysis is based on data from four separate administrations of the National Postsecondary Student Aid Study (NPSAS). The surveys were conducted in 1989–90, 1992–93, 1995–96, and 1999–2000. NPSAS surveys are administered nationwide to gain information on how students and families pay for postsecondary education at institutions located in the 50 states, the District of Columbia, and Puerto Rico.

This report discusses the overall trends in undergraduate financing by major institutional sector: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than-4-year. Following the analysis are two appendixes containing data from the NPSAS studies. Appendix A includes detailed findings and a series of tables that are organized by institutional sector with data on prices, expected family contribution (EFC), need, and financial aid received during each of the NPSAS years. The tables in appendix A include dollar estimates that were adjusted for inflation (to 1999 constant dollars) and used to analyze the specific trends that occurred over the decade.

For those who are interested in conducting further analyses of these trends, a compendium of tables with more comprehensive data from each of the four NPSAS surveys resides in appendix B. Estimates are presented in current dollars. As in appendix A, the tables in appendix B are organized by institution type. Tables provide data on tuition, price of attendance, various net price measures, expected family contribution (EFC), financial need, remaining financial need, total financial aid, grants, loans, and work-study aid received, all during the 10-year period. Appendix B also includes introductory tables showing the study population (i.e., full-time, full-year students) as a proportion of the total undergraduate population in each sector and the average family income for the various categories of full-time, full-year students in each sector.

The estimates presented in the report were produced using the NCES Data Analysis System (DAS), a microcomputer application that allows users to specify and generate tables for the NPSAS surveys. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. For more information on the DAS, readers should consult appendix D of this report.

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Introduction

This study examines 10-year changes in many of the major aspects of undergraduate financing: tuition, price of attendance, grants and loans, various net price measures, need, and remaining need by presenting a comparison of the data from the last four National Postsecondary Student Aid Study (NPSAS) surveys (1989–1990, 1992–1993, 1995–1996, and 1999–2000).[1]

As the NPSAS studies have evolved, revisions of variables were made to reconcile inconsistencies in definitions and to make retrospective corrections in the data. This has made it challenging for users of the Data Analysis System (DAS) to identify the variables that are appropriate for comparison across the surveys. The main purpose of this report is to provide a convenient and readily accessible reference to the data from the NPSAS surveys most frequently used for trend analysis. The study adds to the base of information by developing and utilizing variables that are comparable across time and integrated into a single report on trends in financial aid. A large compendium of tables is included in appendixes A and B, displaying the comparable financial aid data from each of the four NPSAS years for full-time, full-year undergraduates in each of the major sectors: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than-4-year institutions.

Data and Key Variables

The tables in appendix A contain constant (1999) dollars and are used for the comparisons that are discussed in the text. (Current dollars are presented in the compendium of tables in appendix B.) All comparisons over time were made using the 1999–2000 NPSAS survey year as the base year to adjust for inflation. Dollar estimates from the first three surveys (1989–90, 1992–93, and 1995–96) were converted into 1999 dollars using the average annual CPI-U indices as provided by the U.S. Department of Labor, Bureau of Labor Statistics. The following multipliers were used to convert estimates to constant (1999) dollars for each of the three preceding NPSAS surveys: NPSAS 1989–90: 1.343548; NPSAS 1992–93: 1.187455; and NPSAS 1995–96: 1.093176. Standard errors were adjusted for inflation using the same conversion factors.

[1]NPSAS is a nationwide study conducted by the U.S. Department of Education's National Center for Education Statistics (NCES) primarily to determine how undergraduate and graduate students and their families pay for postsecondary education. For more information on NPSAS surveys, consult the NPSAS website http://nces.ed.gov/npsas.

Comparisons over time were made within the four major sectors. Each section in this report contains basic information on financial aid for that sector. The group of students that is of greatest interest in the trend analysis is full-time, full-year undergraduates; thus, the comparative data in the report are limited to this group. Table 1 shows the distribution of full-time, full-year undergraduates by institution type compared to the distribution of all undergraduates who were enrolled. For public 2- and 4-year institutions and private not-for-profit 4-year institutions, full-time, full-year status is defined as having enrolled full time in the institution for at least 8 months. In the case of private for-profit less-than-4-year institutions where certificates can be completed within a shorter time frame, students are considered full year if they attended at least 6 months.

Table 1. Percentage distribution of undergraduates, by institution type and full-time, full-year status: 1989–90, 1992–93, 1995–96, and 1999–2000

Academic year	Public 2-year	Public 4-year	Private not-for-profit 4-year	Private for-profit less-than-4-year
		All undergraduates		
1989–1990	42.9	33.8	14.4	8.9
1992–1993	46.0	32.5	14.7	6.8
1995–1996	47.4	32.9	15.1	4.9
1999–2000	46.5	34.3	15.2	4.2
		Full-time, full-year undergraduates		
1989–1990	18.3	48.3	24.1	9.3
1992–1993	19.7	47.5	23.2	9.7
1995–1996	20.9	48.5	24.0	6.6
1999–2000	22.4	47.8	24.0	5.9

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

The comparisons are limited to full-time, full-year undergraduate students in the four major institutional sectors because these students are generally the focus of most studies in the area of undergraduate student financing and of most interest to researchers performing historical analyses. In each of the four NPSAS years, no more than 5 percent of all undergraduates were

enrolled in institutions other than the four sectors covered in this report.[2] As a percentage of all undergraduates, full-time, full-year students constituted about 16 to 19 percent of students at public 2-year institutions, 53 to 56 percent at public 4-year institutions, 57 to 66 percent at private not-for-profit 4-year institutions, and 52 to 55 percent at private for-profit less-than-4-year institutions between 1989–90 and 1999–2000 (tables B-1.0, B-2.0, B-3.0, and B-4.0). It is important to note that because such a small percentage of students were enrolled full time for a full academic year at public 2-year institutions, this report does not represent the majority of undergraduates attending community colleges.

Limiting the report to full-time, full-year undergraduates makes it possible for researchers to make comparisons over time and across different variables for a relatively homogeneous group of students. Also, full-time, full-year students have prices and aid packages that are more likely to exhibit measurable differences over time. The price of attendance for part-time students differs by the number of courses they take and the number of months they are enrolled, thereby creating a great deal of variation in the sample, making it difficult to find any differences.

Because changes in financial aid eligibility during this decade were based in large part on income, dependency, and marital status, those variables were chosen for analysis in this study. The subgroups included in the tables are as follows: dependent students, dependent students by income quarter, independent students, independent students by income quarter, and independent students by marital status and whether they had children (or other dependents).

Definitions of Price and Need

The various net prices and types of financial need analyzed in this study are defined as follows: "total price of attendance" (or "student budget") is equal to tuition and fees plus estimated living expenses; "net tuition" is defined as tuition and fees minus total grants received (up to the tuition amount),[3] "net price of attendance" is the total price of attendance minus all grants and loans received and is the amount that students and families pay at the time of enrollment; "financial need" is equal to the total price of attendance minus the federal expected family contribution (EFC)—which is the federal estimate of the student's and family's ability to pay based on the formula (need analysis) as prescribed by law; and "remaining financial need"

[2]1989–90 National Postsecondary Student Aid Study Data Analysis System, 1992–93 National Postsecondary Student Aid Study Data Analysis System, 1995–96 National Postsecondary Student Aid Study Data Analysis System, and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[3]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero.

(or "unmet need") is the amount of financial need that remains after all financial aid is subtracted from total financial need.

The two net price variables used in this study—net tuition and net price of attendance—measure the different levels of cost to students and families. The net tuition variable (tuition and fees minus grant aid) represents the amount of tuition paid after grants are received, while the net price of attendance (price of attendance minus all grant and loan aid) represents the amount paid for both tuition and living expenses after all aid is taken into account.

Researchers who are interested in changes in tuition and grant aid can utilize the "net tuition" variables included in this report for further study. Because net tuition is equal to the amount of tuition that is paid after all grants have been received, and does not subtract loans, it represents the amount of tuition for which students and families are responsible. In some cases, however, grants will exceed the amount of tuition (and would therefore be used to offset the cost of living), resulting in a negative net tuition amount. In calculating the average net tuition, all negative net tuition values were set to zero. In 1999–2000, the percentage of full-time, full-year undergraduates with zero net tuition was 5 percent at private for-profit less-than-4-year institutions, 12 percent at private not-for-profit 4-year institutions, 26 percent at public 4-year institutions, and 34 percent at public 2-year institutions.

Analysis of changes in the net price of attendance can help determine whether total aid—which includes loans that must be repaid—has kept up with changes in total price over time. However, the net price of attendance does not equal the actual price that must be paid for a postsecondary education because loans were subtracted from the total price to achieve this estimate. While grants reduce the amount to be paid, loans only postpone the actual cost since loans must be repaid eventually and with interest. The net price of attendance represents only the immediate, out-of-pocket costs upon enrollment. The actual cost of a postsecondary education over the lifetime of the student (or parent) who has taken out a loan will be higher. Any increases or decreases in average net price should be viewed with caution. A reduction in net price over time may only signify that students and/or parents have taken out more loans rather than received more grant aid or paid less in tuition.

Grants and loans are the largest sources of aid; therefore, the focus is on the impact these two types of support have on net prices. Although work-study is also considered to be a form of need-based financial aid and is included as a component of "total financial aid" in this report, it is not included in the calculation of net price. There are several reasons not to include work-study in the definition of net price. Previous studies on postsecondary financing have generally included only grants and loans in their calculations of net price. From the perspective of the

student, a work-study award is income that must be earned from employment and is not a resource that can be drawn upon such as a grant or a loan, which can offset the immediate, out-of-pocket costs of attendance. Including work-study earnings in the equation for net price also would necessitate inclusion of all other employment income and result in a lower net price for all students with earnings, as well as those not eligible for need-based aid.

Definition of Financial Aid

Financial aid is defined in this report as assistance in the form of grants, loans, work-study, or other support (such as veterans' benefits, employer aid, and aid through job training programs). Although the federal tax subsidies provided through the Hope and Lifetime Learning Credits also help offset the price of attendance for many middle-income families, they were not analyzed in this study because they are not offered as part of a student's financial aid package, and the data were not available through the Data Analysis System (DAS). The amount of the tax credit is not known nor is it available to the student (or parent) upon enrollment. In effect, the federal tax benefits do not offset the immediate, out-of-pocket cost of attendance to students and families who must first pay tuition before they can receive a credit for it the following year.

Organization of the Report

The report consists of two major sections: an overview of trends and a description of changes in financial aid by institution type. The first section begins by discussing the overall trends in undergraduate financing, how the 1992 Reauthorization of the Higher Education Act affected federal financial aid policies and programs, and the changes that occurred over time in the types and amounts of financial aid received by undergraduates. In the second section, the 10-year trends are presented separately for each of the four major institutional sectors: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than-4-year.

Following the main body of the report are two appendixes, appendix A and appendix B, presenting data from the four NPSAS surveys. Appendix A includes detailed findings and a series of tables that are organized by institutional sector with data on tuition, net tuition, price and net price of attendance, expected family contribution (EFC), need, remaining need, and financial aid received during each of the four NPSAS years. The tables in appendix A include constant dollar (i.e., adjusted for inflation) estimates that were used to analyze the specific trends that are discussed in the report. The discussions in the report refer only to the data that are presented in tables 1 through 7, figures A through F, and most of the appendix A tables. They do not include any analysis of the estimates in appendix A tables A-1.9, A-1.13, A-2.9, A-2.13, A-3.9, A-3.13, A-4.9, and A-4.13. These tables were excluded from the analysis because they

include averages of grants and loans received by all full-time students. Only averages that were calculated per recipient of a particular aid type were discussed in this report. Averages among all full-time undergraduates can often be too small for meaningful analyses; therefore, only averages among recipients were tested for statistical significance. The averages for all full-time undergraduates are presented in appendix A for the benefit of those who would like to conduct further research in this area. These estimates allow for the addition and subtraction of grants, loans, and other aid types because they have the same denominator.

Appendix B consists of a compendium of tables with more comprehensive data from each of the NPSAS surveys. Estimates are presented in current dollars (i.e., real or actual dollars). As in appendix A, the tables in appendix B are organized by institution type. Tables provide data on tuition, net tuition, price and net price of attendance, expected family contribution (EFC), financial need, remaining financial need, total financial aid, grants, loans, and work-study aid received, all during the 10-year period. Appendix B also includes introductory tables showing the study population (i.e., full-time, full-year students) as a proportion of the total undergraduate population in each sector and the average family income for the various categories of full-time, full-year students in each sector.

The report ends with two additional appendixes that provide a detailed description of all the variables used (appendix C) and a technical appendix that gives an overview of the four NPSAS surveys, the Data Analysis System (DAS), an NCES micro-computer application that was used to produce all of the estimates presented in this report, and a very short briefing on statistical procedures used throughout the report (appendix D).

Throughout this report, statistical conclusions are drawn at the $p<0.05$ significance level. The reader should note that in some cases, differences between estimates may not be statistically significant although they might appear to be different. This can occur because the sample sizes of the groups being compared are relatively small and/or the amount of variation as measured by the standard errors is too large to allow such differences to be detected by statistical testing.

Overview of Trends

The decade of the 1990s saw growth in tuition at the postsecondary level but also in the amount of financial aid available, particularly student loans (U.S. General Accounting Office 1998; College Board 2002). Public funding was constrained in the early part of the decade and tuition increases were of growing concern. At the same time, federal financial aid programs and policies as we know them today were being shaped by the 1992 Reauthorization of the Higher Education Act (HEA-92). Growth in tuition and the increased availability of federal student loans were the major driving forces in undergraduate student financing during this decade.

While most of the discussion on trends in student financing has focused on the increasing use of student loans, grants are still the cornerstone of financial aid for students who receive need-based aid at public and private not-for-profit institutions. This remains the case even though there was tremendous growth in borrowing that took place during this decade (College Board 2002). In 1999–2000, 60 percent of all full-time, full-year undergraduates received grants, up from 51 percent in 1989–90 (figure 1). Although the proportion receiving federal Pell Grants remained stable (about 32 percent),[4] the percentage of full-time undergraduates who received grants funded by state (18 percent to 22 percent) and institutional sources have increased (21 percent to 29 percent).[5]

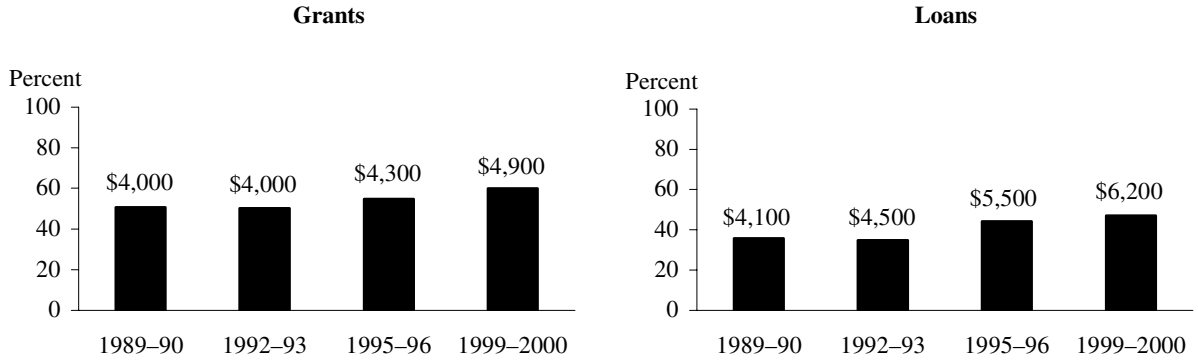
Changes in Tuition Charged at Postsecondary Institutions

To assess the real impact of tuition increases on students and families, growth in tuition and changes in total grant aid were analyzed in terms of constant (inflation-adjusted) dollars. Horn, Wei, and Berker. (2002) found that between 1992–93 and 1999–2000, tuition had increased but

[4] No changes were detected in the percentage receiving Pell Grants, but the average Pell Grant award amount changed over the decade in response to annual Congressional appropriations. In 1989–90, the average amount that Pell Grant recipients received was $2,200. This decreased to $2,100 in 1992–93 and $2,000 in 1995–96, and then increased to $2,300 in 1999–2000 (table 6).

[5] 1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

Figure 1. Among full-time, full-year undergraduates, percentage who received grants, percentage who received loans, and the average amount of grant and loan aid received by those receiving grant and loan aid, respectively (in constant 1999 dollars): 1989–90, 1992–93, 1995–96, and 1999–2000



NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major public sectors (i.e., public 2-year, 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). "Grants" include all federal, state, institutional, and privately funded grants. "Loans" include all federal, state, institutional, and privately funded loans, as well as Parent Loans for Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates, and do not include loans from friends or family. Students who received both grants and loans are represented in both figures.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

net tuition (tuition minus all grants received, up to the tuition amount[6]) had not. This finding indicated that grants were able to keep pace with tuition increases during those years.[7]

Going back further in time, the present report found that after adjusting for inflation, both average tuition and average net tuition grew between the years 1989–90 and 1999–2000 among full-time undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions (tables A-1.1, A-2.1, and A-3.1).[8] This suggests that increases in grant aid, therefore, did not keep pace with increases in tuition over the decade.

[6]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero.

[7]Tuition and net tuition changes were compared for public 2-year, public 4-year, and private not-for-profit 4-year institutions from 1992–93 to 1999–2000. Private for-profit institutions were not included in that study.

[8]No significant change in average tuition or net tuition was observed among private for-profit less-than-4-year institutions between 1989–90 and 1999–2000 (table A-4.1).

Although the average tuition among all of these institutional sectors rose, it is important to note that substantial variation in tuition levels exists. For example, in 1999–2000, average tuition ranged from $1,500 at public 2-year institutions (table A-1.1) to $15,000 at private not-for-profit 4-year institutions (table A-3.1). A detailed discussion of changes in price by institution type is found later in this report.

Federal Need Analysis and the 1992 Reauthorization of the Higher Education Act

Federal need analysis is the method by which students are deemed eligible or ineligible to receive federal need-based aid such as the Pell Grant or subsidized Stafford loans. In need analysis, the basic formula for determining eligibility for need-based aid is the price of attendance (the student budget determined by the institution) minus the expected family contribution (EFC). The amount remaining is the amount of financial need that may be covered by aid. If a student has an EFC that is greater than the price of attendance, the student does not have any need and is not eligible for federal need-based aid.

The price of attendance and the EFC are the two major components of federal need analysis. The price of attendance is equal to the entire amount that is required to attend a postsecondary institution. It includes tuition and fees, books and supplies, as well as living expenses. The expected family contribution (EFC) is the amount that students and families are expected to pay to attend any postsecondary institution. The EFC is calculated independently of the tuition or price of attendance of the postsecondary institution the student attends. The formula for calculating the EFC uses the student's family income and assets (parent income for dependent students; student and spousal income for independent students), family size, number of siblings in college, and other related factors. Generally, low-income students have greater financial need than higher income students. However, the price of attendance also can affect the student's level of need. Given similar incomes, those enrolled at higher priced institutions will have greater need than those at lower tuition institutions.

In federal need analysis methodology, students are divided into two general categories: dependent and independent, with independent students further divided by whether or not they have dependents of their own. All undergraduates who are age 24 or over are considered to be independent for financial aid purposes. Undergraduates who are under the age of 24 are generally assumed to be financially dependent. However, undergraduates under the age of 24 may be considered to be independent if they are married, have children, are veterans, are orphans, or can demonstrate to a financial aid officer that they are self-supporting.

There are different assumptions and formulas for calculating the expected family contribution (EFC) for each of these three groups—dependent, independent with dependents, and independent without dependents. Among dependent students, the parents' income and assets are the major considerations in determining need for financial aid. Among independent students, only the student's and spouse's income and assets are considered when determining financial aid eligibility. Independent students who have dependents have a different formula for calculating the EFC than independent students who have no dependents. As part of the periodic reauthorization of the Higher Education Act of 1965, Congress may require changes in program administration and may modify eligibility requirements for federal financial aid. The Reauthorization of 1992 (HEA-92) was a defining moment in the history of federal financial aid.[9] As a result of its passage, many middle-income students who were previously ineligible for student aid were able to qualify for need-based support, primarily in the form of subsidized student loans. HEA-92 also increased the amounts students were permitted to borrow and for the first time allowed non-needy dependent students to take out federally guaranteed unsubsidized loans.[10]

HEA-92 made several amendments to federal need analysis methodology, which decreased the average EFC for undergraduates with family incomes at or below the median level after 1992–93 (table 2). Between the years 1992–93 and 1995–96, immediately before and after the implementation of HEA-92, the average EFC among dependent students decreased from $2,800 to $1,300 among low-income students and from $6,000 to $3,900 among those in the lower middle income quarter, with no observable change among those with incomes above the median.[11]

Among the various HEA-92 policy changes affecting dependent students, the most notable include the following three:

1. When calculating parents' expected contribution from assets, home equity was now excluded;

[9]Since the 1992 Reauthorization, another reauthorization of the Higher Education Act occurred in 1998. However, the 1998 Reauthorization did not make any substantial changes to need analysis or to the federal financial aid programs. Therefore, this report will only discuss the 1992 Reauthorization amendments in detail. For more information on both the 1992 and 1998 Reauthorization acts, see the *Encyclopedia of Student Financial Aid* published by the National Association of Student Financial Aid Administrators (2002).

[10]Students must demonstrate financial need to qualify for subsidized loans. Students taking out subsidized loans are not charged interest as long as they are enrolled; the interest is paid by the federal government during that time. Unsubsidized loans may be obtained without demonstrating financial need. The federal government does not pay any interest on unsubsidized loans; interest accrues immediately and is added to the principal of the loan for as long as the student is enrolled.

[11]By 1999–2000, the average EFC among dependent students in the upper middle income quarter also decreased from 1989–90 levels (from $11,700 to $10,900), but no change was observed for this group between the years 1992–93 and 1995–96, when changes in need analysis as a result of HEA-92 would have been related to changes in average EFC.

2. Parents who had incomes under $50,000 and filed a short federal tax form were no longer required to include any assets in the calculation of the EFC; and
3. The annual minimum contribution from students ($700 for first-year students and $900 for all others) was eliminated and the contribution from student earnings was reduced.

Table 2. Average expected family contribution (EFC) for full-time, full-year undergraduates (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average expected family contribution			
	1989–90	1992–93	1995–96	1999–2000
Total	$9,247	$8,830	$8,080	$8,890
Dependency status				
Dependent	11,531	11,122	9,537	10,915
Independent	3,367	3,461	3,716	3,409
Unmarried, no dependents	5,442	5,174	3,437	3,335
Married, no dependents	1,993	3,203	8,198	8,748
Unmarried, with dependents	794	486	976	1,260
Married, with dependents	2,115	2,453	3,680	3,317
Family income				
Dependent students				
Lowest quarter	2,813	2,818	1,293	1,288
Lower middle quarter	6,453	5,999	3,858	5,076
Upper middle quarter	11,740	8,994	9,129	10,881
Highest quarter	24,018	22,748	21,991	24,956
Independent students				
Lowest quarter	2,180	2,046	477	607
Lower middle quarter	3,609	3,732	2,072	2,251
Upper middle quarter	3,765	3,677	4,963	5,775
Highest quarter	7,662	8,539	15,747	15,822

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

HEA-92 amendments produced more mixed results for independent students. The average EFC decreased among those in the two lowest income quarters (lowest quarter: $2,200 to $600; lower middle quarter: $3,600 to $2,300), but increased among those in the two highest quarters (upper middle quarter: $3,800 to $5,800; highest quarter: $7,700 to $15,800). For independent students, the major changes implemented by HEA-92 include:

1. *The criteria for determining independent status was modified*. Between 1986 and 1992, students under 24 without dependents could qualify for independent status if they were not claimed as dependents on their parents' tax returns and had resources of at least $4,000 in the 2 years prior to the award year. This was determined on the basis of the students' responses to a series of questions on the financial aid application, which automatically qualified some students under the age of 24 for independent status. HEA-92 eliminated these questions on the Free Application for Federal Student Aid (FAFSA). Instead, financial aid officers at institutions were instructed to use their "professional judgment" and treat students under the age of 24 on a case-by-case basis if they wanted to claim financial independence from their parents. This change in policy might have resulted in fewer students qualifying for independent status if they were single, had no dependents, and were under the age of 24.
2. *The practice of counting spouses as dependents of students was discontinued*. Before HEA-92, a student's spouse was considered a dependent of the student, which favored married students because independent students who have dependents of their own are not expected to contribute as high a percentage of their income as those without dependents. As a result of this change, married students—especially married students with no children—experienced an increase in their average EFC between 1989–90 and 1999–2000 (married with dependents: $2,100 to $3,300; married without dependents: $2,000 to $8,700); and
3. *The $1,200 minimum EFC required of all independent students with no dependents was eliminated*. As a result of this change, the average EFC decreased between 1989–90 and 1999–2000 for single independent students who had no dependents of their own, from $5,400 to $3,300. However, this new policy did not change the direction in which the average EFC moved among married students with no dependents (the average EFC increased from $2,000 to $8,700 between 1989–90 and 1999–2000). Married students with no dependents saw an increase in their average EFC because their spouses were no longer considered their dependents (a result of the policy change described above).

Total Financial Aid

The proportion of students receiving financial aid increased between 1989–90 and 1999–2000 (table 3). The percentage of full-time undergraduates who received any type of aid—grants, loans, work-study, or other types of support such as veterans' benefits, employer tuition benefits,

Table 3. Percentage of full-time, full-year undergraduates who received financial aid and average amount received by those who received aid (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93,1995–96, and 1999–2000

Dependency status and family income	1989–90	1992–93	1995–96	1999–2000
	Percentage who received any financial aid			
Total	60.1	60.1	68.6	73.7
Dependency status				
Dependent students	53.8	53.1	64.6	71.1
Independent students	75.8	77.8	80.4	80.7
Unmarried, no dependents	72.5	76.5	77.8	81.2
Married, no dependents	62.9	65.4	68.9	72.8
Unmarried, with dependents	94.4	87.0	85.4	78.7
Married, with dependents	76.4	80.4	87.3	86.8
Family income				
Dependent students				
Lowest quarter	81.1	84.6	85.3	86.8
Lower middle quarter	58.3	62.0	72.9	73.4
Upper middle quarter	49.5	47.2	59.2	68.0
Highest quarter	29.4	35.4	44.5	57.9
Independent students				
Lowest quarter	81.2	87.7	89.6	87.7
Lower middle quarter	76.4	72.8	81.9	80.6
Upper middle quarter	73.1	66.2	75.4	76.9
Highest quarter	55.2	55.9	55.1	56.1
	Average amount of financial aid received (in constant 1999 dollars)			
Total	$6,242	$6,482	$7,624	$8,451
Dependency status				
Dependent students	6,206	6,697	7,751	8,659
Independent students	6,360	6,120	7,318	7,955
Unmarried, no dependents	6,626	6,592	8,306	8,819
Married, no dependents	6,249	6,197	6,546	7,321
Unmarried, with dependents	6,520	5,701	6,811	7,392
Married, with dependents	5,849	5,523	6,875	7,815
Family income				
Dependent students				
Lowest quarter	6,873	7,117	8,050	8,633
Lower middle quarter	6,146	7,060	8,079	8,697
Upper middle quarter	5,695	6,643	7,397	8,996
Highest quarter	5,516	5,971	7,226	8,278
Independent students				
Lowest quarter	6,673	6,394	7,823	8,628
Lower middle quarter	6,217	5,975	7,188	7,515
Upper middle quarter	5,802	5,512	6,738	7,498
Highest quarter	5,445	5,649	6,320	6,318

NOTE: Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

and job training funds[12]—grew from 60 percent to 74 percent, and the average amount received increased from $6,200 to $8,500. The percentage of the price of attendance (student budget) that was covered by aid also grew between those years, with financial aid covering an average of 54 percent of the total price of attendance in 1999–2000, compared to 47 percent 10 years earlier (table 4). However, independent undergraduates who were unmarried and had one or more dependents were less likely to receive financial aid in 1999–2000 than in 1989–90 (table 3).[13] This group typically consists of and is generally known as single parents. While as many as 94 percent of single parents received some form of financial support in 1989–90, that proportion had dropped down to 79 percent by 1999–2000.

One reason for this decline may lie in the changing demographics of single parents enrolled in postsecondary education. Between 1989–90 and 1999–2000, the average EFC among single parents had increased from $800 to $1,300 even though it had decreased among all independent students with incomes at or below the median (table 2). In addition, between 1995–96 and 1999–2000, the proportion of single parents attending postsecondary institutions full time who were dependent on welfare assistance dropped from 34 percent to 9 percent.[14] In 1996, the federal welfare program originally known as Aid to Families with Dependent Children (AFDC) was replaced by the state block grant program now being administered as Temporary Assistance for Needy Families (TANF). TANF requires recipients to work after 2 years of receiving federal assistance or face a reduction or termination of benefits. Beginning in 1997, single parents with school-age children were required to work for 20 or more hours per week; by 2000 this requirement had increased to 30 hours or more per week. Although vocational training is considered part of the work requirement, recipients may only enroll for a maximum of 12 months.[15] The work requirement for TANF may have made it difficult for single parents receiving public assistance to attend college full time, or to attend any postsecondary institution at all.

In addition to the decline in those receiving public assistance, other demographic changes were observed among single parents enrolled during these years. In 1989–90, only about half (48 percent) of all single parents worked while they were enrolled; in 1999–2000 this proportion

[12]Federal tax subsidies provided through the Hope and Lifetime Learning Credits are not included as financial aid. This study focuses only on the types of assistance that are offered as part of a student's financial aid package.

[13]When analyzed by institution type, it was found that this was the case at public 2-year, public 4-year, and private not-for-profit 4-year institutions (tables A-1.4 through A-3.4). No measurable change in the percentage receiving financial support was found among single parents enrolled in private for-profit less-than-4-year institutions in 1989–90 and 1999–2000 (96 percent to 94 percent) (table A-4.4).

[14]1995–96 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[15]Eligibility requirements may vary by state. From the U.S. Department of Health and Human Services Fact Sheet on Temporary Assistance for Needy Families (TANF), August 2001 (available at http://www.acf.dhhs.gov/programs/opa/facts/tanf.htm).

Table 4. Among full-time, full-year undergraduates who received financial aid, average percentage of the price of attendance that was covered by aid, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	1989–90	1992–93	1995–96	1999–2000
Total	46.7	46.8	53.5	54.3
Dependency status				
Dependent students	45.5	45.7	52.4	52.9
Independent students	49.3	48.7	56.3	57.6
Unmarried, no dependents	50.5	50.1	61.4	61.5
Married, no dependents	47.6	48.3	49.7	50.3
Unmarried, with dependents	52.0	48.4	55.0	56.9
Married, with dependents	45.8	46.5	54.2	56.9
Family income				
Dependent students				
Lowest quarter	55.6	54.8	61.5	62.0
Lower middle quarter	45.3	48.6	54.5	53.3
Upper middle quarter	38.1	41.1	47.0	50.1
Highest quarter	32.9	33.3	40.9	43.4
Independent students				
Lowest quarter	52.7	51.7	60.9	63.5
Lower middle quarter	46.9	47.3	56.1	55.3
Upper middle quarter	45.2	44.6	50.5	51.8
Highest quarter	40.3	38.8	44.9	40.0

NOTE: The percentage of the price of attendance that is met by any type of financial aid. Calculations include only those who received any type of financial aid. The price of attendance is equal to total tuition plus estimated living expenses for the academic year. Financial aid includes all types of aid, such as: grants, loans, work-study, and other (such as employer's benefits and veteran's benefits). Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

grew to about three-fourths (77 percent).[16] While 87 percent of single parents were females in 1989–90, this proportion had dropped to 76 percent in 1999–2000. Socioeconomic characteristics also appear to have changed, as measured by parents' level of education. In 1989–90 and 1995–96, about 35 to 38 percent had a parent with at least some postsecondary education; by 1999–2000 about one-half (51 percent) of all single parents came from families with one or more parents who had some postsecondary education. The decrease in the proportion receiving public

[16]1989–90 National Postsecondary Student Aid Study Data Analysis System, 1995–96 National Postsecondary Student Aid Study Data Analysis System, and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

assistance, as well as changes in socioeconomic background and increased levels of employment, point to differences in the types of single parents enrolled in 1999–2000 compared to those enrolled in 1989–90. These factors also may have been related to their eligibility for need-based financial aid.

Grants

The percentage of full-time undergraduates receiving grant aid from all sources increased from 51 percent to 60 percent between 1989–90 and 1999–2000 (table 5).[17] The federal Pell Grant program funded about one-third of all full-time undergraduates throughout the decade under review (table 6), while grants funded by state (18 percent to 22 percent) and institutional (21 percent to 29 percent) sources increased overall.[18] However, there were differences in the likelihood of receiving grants and in the percentage of aid awarded as grants based on dependency, income, and institution type. These changes are discussed in further detail in the sections describing the trends for each institutional sector.

Federal Pell Grants

The Pell Grant program is the federal government's largest need-based grant program. While no measurable change over time was detected in the proportion of recipients among all full-time, full-year undergraduates, the likelihood of receiving a Pell Grant increased among those in the lowest income quarter (low-income dependent students: 66 percent to 73 percent; low-income independent students: 70 percent to 77 percent) (table 6). Those with incomes above the median, however, were less likely to receive a Pell Grant in 1999–2000 than in 1989–90.

The maximum Pell Grant award is established during reauthorization of the Higher Education Act but the operational maximum is determined each year by the annual Congressional appropriation. The amount awarded to each Pell Grant recipient is calculated by subtracting the expected family contribution (EFC) from the maximum Pell Grant. In 1989–90, the *maximum* Pell Grant (in constant 1999 dollars) was $3,090; in 1992–93 it decreased to $2,850; in 1995–96 it decreased again to $2,560; and in 1999–2000 it was increased to $3,125[19] (U.S. Department of Education 2001b). The *average* amount that Pell Grant recipients received

[17]When analyzed by institution type, no change in likelihood of receiving grant aid was observed among those enrolled at private for-profit less-than-4-year institutions (table A-4.10).

[18]1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[19]In current dollars, the maximum was $2,300 in 1989–90, $2,400 in 1992–93, and $2,340 in 1995–96.

Table 5. Percentage of full-time, full-year undergraduates who received grants and average annual grant amount received by those who received grants (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	1989–90	1992–93	1995–96	1999–2000
	Percentage who received any grants			
Total	50.7	50.3	54.9	60.0
Dependency status				
Dependent students	44.8	43.5	51.1	56.9
Independent students	65.5	67.4	66.1	68.3
Unmarried, no dependents	62.6	65.0	59.5	64.2
Married, no dependents	46.9	48.0	44.8	50.8
Unmarried, with dependents	87.5	84.3	82.2	74.0
Married, with dependents	65.9	70.8	75.5	75.9
Family income				
Dependent students				
Lowest quarter	77.0	79.7	80.7	83.8
Lower middle quarter	48.8	50.3	60.8	60.1
Upper middle quarter	36.6	33.9	39.8	47.5
Highest quarter	20.3	25.3	27.7	38.5
Independent students				
Lowest quarter	75.6	83.3	84.9	83.5
Lower middle quarter	63.7	58.5	63.8	65.8
Upper middle quarter	59.4	50.4	57.0	54.8
Highest quarter	35.8	37.1	25.0	30.1
	Average grant aid received (in constant 1999 dollars)			
Total	$3,959	$4,043	$4,335	$4,908
Dependency status				
Dependent students	4,216	4,464	4,791	5,429
Independent students	3,533	3,373	3,279	3,734
Unmarried, no dependents	3,662	3,628	3,441	3,759
Married, no dependents	3,364	3,356	3,152	3,173
Unmarried, with dependents	3,768	3,349	3,448	4,018
Married, with dependents	3,189	2,949	2,965	3,566
Family income				
Dependent students				
Lowest quarter	4,606	4,561	5,218	5,464
Lower middle quarter	3,915	4,316	4,732	5,272
Upper middle quarter	3,853	4,900	4,428	5,659
Highest quarter	4,228	4,274	4,325	5,314
Independent students				
Lowest quarter	3,847	3,613	3,570	4,136
Lower middle quarter	3,212	3,044	3,079	3,522
Upper middle quarter	3,052	2,694	2,652	2,960
Highest quarter	3,089	3,470	3,416	2,530

NOTE: Grants are from all sources: federal, state, institutional, and private. Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table 6. Percentage of full-time, full-year undergraduates receiving a Pell Grant and average amount received by those who received a Pell Grant, by dependency status and family income; and the maximum Pell Grant program award (in constant 1999 dollars): 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	1989–90	1992–93	1995–96	1999–2000
		Percentage receiving a Pell Grant		
Total	31.8	29.9	30.2	31.4
Dependency and marital status				
Dependent	22.6	19.9	22.6	23.1
Independent	55.6	54.8	53.2	53.9
Unmarried, no dependents	52.8	52.3	44.7	48.2
Married, no dependents	28.0	28.3	25.3	26.9
Unmarried, with dependents	84.8	79.6	75.8	64.2
Married, with dependents	56.1	56.5	63.5	63.0
Family income				
Dependent students				
Lowest quarter	65.5	66.8	68.1	72.5
Lower middle quarter	23.3	21.8	26.5	21.8
Upper middle quarter	5.1	3.2	1.1	1.3
Highest quarter	0.7	0.7	#	0.1
Independent students				
Lowest quarter	69.8	75.5	79.6	77.1
Lower middle quarter	51.8	45.6	46.4	47.8
Upper middle quarter	46.2	33.2	39.5	35.1
Highest quarter	16.0	8.8	4.2	1.1
		Average Pell Grant (constant 1999 dollars)		
Total	2,215	2,112	1,958	2,309
Dependency status				
Dependent students	2,040	1,926	1,878	2,164
Independent students	2,402	2,278	2,059	2,477
Unmarried, no dependents	2,436	2,300	1,902	2,330
Married, no dependents	2,417	2,251	1,650	1,993
Unmarried, with dependents	2,530	2,372	2,295	2,682
Married, with dependents	2,220	2,159	2,071	2,474
Family income				
Dependent students				
Lowest quarter	2,308	2,178	2,137	2,436
Lower middle quarter	1,530	1,301	1,266	1,345
Upper middle quarter	1,231	1,092	891	927
Highest quarter	‡	1,745	‡	#
Independent students				
Lowest quarter	2,600	2,430	2,152	2,569
Lower middle quarter	2,245	2,123	2,053	2,545
Upper middle quarter	1,980	1,664	1,760	1,730
Highest quarter	1,807	1,559	‡	#
		Maximum Pell Grant (constant 1999 dollars)[1]		
Total	3,090	2,850	2,560	3,125

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]In nominal dollars, the maximum Pell Grant was $2,300 in 1989–90; $2,400 in 1992–93; $2,340 in 1995–96; and $3,125 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months (for public 2-year, public 4-year, and private not-for-profit 4-year institutions) and 6 or more months (for private for-profit less-than-4-year institutions). Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

between 1989–90 and 1999–2000 increased from $2,200 to $2,300, but it was lower during the intervening years ($2,100 in 1992–93 and $2,000 in 1995–96).

HEA-92 changed the way the Pell Grant was administered in a number of ways.[20] Previously, Pell Grants were awarded on the basis of a separate formula for determining eligibility, known as the Student Aid Index. The Student Aid Index was more advantageous for independent students. In 1989–90, independent students with incomes in the upper middle and highest income quarters received Pell Grants at the rates of 46 percent and 16 percent respectively, compared to dependent students in the same income quarters who had rates of 5 percent and 1 percent. HEA-92 eliminated the Student Aid Index and instituted in its place the federal Expected Family Contribution (EFC) methodology currently used for calculating eligibility for all federal need-based aid. After 1992–93, the rate at which independent students with incomes above the median received Pell Grants decreased (upper middle quarter: 46 percent to 35 percent; highest quarter: 16 percent to 1 percent). Dependent students in the higher income quarters also were less likely to receive Pell Grants in 1999–2000 than in 1989–90 (upper middle quarter: 1 percent vs. 5 percent; highest quarter: 0.1 vs. 1 percent), but their rates were already low before the changes. In addition to eliminating the Student Aid Index, HEA-92 also removed the original three-part formula that determined the size of Pell Grants and limited them to 60 percent of the student budget. Removal of the 60 percent cap brought additional Pell Grant dollars to undergraduates enrolled at the lower priced public 2-year institutions, and the average Pell Grant award among full-time students in this sector increased from $2,000 to $2,400 between 1989–90 and 1999–2000 (table A-1.12). No measurable change was detected in the average Pell Grant award received by those enrolled at the other three institutional sectors included in this study: public 4-year, private not-for-profit 4-year, and private for-profit less-than-4-year (tables A-2.12, A-3.12, and A-4.12).

Loans

Federal loans constitute the bulk of all loans taken out by postsecondary students. The two types of federal loans most commonly used are the subsidized Stafford loan and the unsubsidized Stafford loan. Depending on their eligibility for need-based aid, students may qualify for either type of loan or both.

- *Subsidized loans*: Students receiving subsidized loans such as the subsidized Stafford (or Perkins) loans are not charged interest as long as they are students; the interest is

[20]For more information, see "Need Analysis for the Federal Pell Grant Program," Section 2.7 in the *Encyclopedia of Student Financial Aid*, National Association of Student Financial Aid Administrators (2004), available at http://www.nasfaa.org/Apps/Eplus.

paid by the federal government during that time. Students must demonstrate financial need to qualify for this type of loan.

- *Unsubsidized loans*: The federal government does not pay any interest on the unsubsidized Stafford (or PLUS) loans and interest begins to accrue immediately; the interest is added to the principal of the loan for as long as the student is enrolled and/or is not in repayment. These loans may be obtained without demonstrating financial need.

The passage of HEA-92 resulted in substantial changes to the federal Stafford loan programs that generally went into effect after the 1992–93 academic year. These changes include the following:

1. *The Supplemental Loans for Students (SLS) program was phased out*.[21] Until 1993, unsubsidized loans were available through the Supplemental Loans for Students (SLS) program and were awarded to independent students who needed to supplement their subsidized Stafford loans. Only needy dependent undergraduates under exceptional circumstances could take out an unsubsidized loan through the SLS program, after they had reached the borrowing limit for subsidized loans. HEA-92 phased out this program.
2. *The unsubsidized Stafford loan program was instituted in place of the SLS program*. The unsubsidized Stafford loan program allows dependent as well as independent students to take out unsubsidized loans separately or use them to supplement a subsidized Stafford loan. Eligibility for unsubsidized loans is not restricted by need, and the only major requirements for borrowers are that they: 1) must be enrolled at least half time (also a requirement for receiving subsidized Stafford loans); and 2) may borrow only up to the price of attendance, minus any other aid. After the restriction on dependent students was lifted, the overall rate at which all full-time, full-year undergraduates borrowed unsubsidized loans increased from 3 percent to 23 percent between 1989–90 and 1999–2000.[22] However, it was not just the addition of dependent students that drove up this rate. Independent undergraduates also were more likely to borrow a federal unsubsidized loan in 1999–2000 than in 1989–90 (35 percent vs. 11 percent).[23]
3. *The annual and cumulative loan limits for subsidized and unsubsidized Stafford loans were raised for both dependent and independent students.* Currently, for the subsidized Stafford loan program, both dependent and independent students can borrow up to $2,625 in the first year; $3,500 in the second year (previously $2,625); and $5,500 thereafter (previously $4,000). For dependent students, the annual loan limits for unsubsidized Stafford loans are the same as the annual loan limits for subsidized Stafford loans. Independent students may take out up to $4,000 annually in unsubsidized Stafford loans (the same limit as prior to HEA-92) if they are first- or

[21] Unsubsidized Stafford loans are now available through the FFEL and William D. Ford Federal Direct loan programs.

[22] 1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System (data not shown in tables).

[23] Ibid.

second-year students, and up to $5,000 annually (previously $4,000) if they are in their third to fifth years of study. The combined total loan limits for students taking out subsidized or unsubsidized loans, or both, are $23,000 for dependent students (previously $17,250) and $46,000 for independent students (previously $37,250). These changes may have had an effect on borrowing over time. Between 1989–90 and 1999–2000, the average annual total loan amount (from both subsidized and unsubsidized loans) increased among undergraduates enrolled at all of the institution types included in this study.[24]

Over time, other structural changes were made to the Stafford loan programs. These changes only altered the way loans were administered by the federal government and individual institutions, and did not materially affect how students were to borrow in the future or how likely they were to receive a loan. Prior to 1994, funds for federal Stafford and SLS loans were provided only through private lenders. The federal government guaranteed against default through state and national guaranty agencies and paid interest on the loans while students were still enrolled. This system continues today under the Federal Family Education Loan Program (FFEL). However, the Student Loan Reform Act of 1993 also established the William D. Ford Federal Direct Loan Program in addition to FFEL, which allowed institutions to process Stafford loans on campus with funds for the loans provided directly from the U.S. Department of Education. Although these are two separate loan programs, there are no major differences in their terms and conditions and students are equally likely to qualify for a loan from either source.

After HEA-92 raised loan limits, lowered the average EFC for many students, and opened up the Stafford unsubsidized program to dependent students, more students qualified for loans and were able to borrow larger amounts.[25] From 1989–90 to 1999–2000, the average percentage receiving any loans increased from 36 percent to 47 percent overall (from 30 percent to 45 percent among dependent students) (table 7). During this period, the average annual total loan amount increased for both dependent and independent loan recipients ($4,100 vs. $6,200, overall). However, only full-time students enrolled at 4-year institutions were more likely to borrow to finance their price of attendance in 1999–2000 than in 1989–90 (tables A-1.6, A-2.6, A-3.6, and A-4.6). The analysis did not detect a change in borrowing rates at public 2-year institutions (table A-1.6), where tuition is generally lower than that of 4-year institutions. The private for-profit less-than-4-year sector already had relatively high borrowing rates in 1989–90 (74 percent) (table A-4.6). These dropped in the early part of the decade (e.g., to 54 percent in

[24]Combined cumulative loan limits were also raised, for both subsidized and unsubsidized loans in total. Over the duration of their postsecondary education, dependent students could borrow up to a combined limit of $23,000 in total (previously $17,250). Independent students can accumulate up to $46,000 in subsidized and unsubsidized loans (previously $37,250).

[25]For more information, see Berkner, L. (2000). *Trends in Undergraduate Borrowing: Federal Student Loans in 1989–90, 1992–93, and 1995–96* (NCES 2000–151), and "Legislative History for the FFEL and Direct Loan Programs," Section 6.1.1 in the *Encyclopedia of Student Financial Aid*, National Association of Student Financial Aid Administrators (2004), available at http://www.nasfaa.org/Apps/Eplus.

Table 7. Percentage of full-time, full-year undergraduates who received loans and average annual loan amount received by those who took out a loan (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family inco	1989–90	1992–93	1995–96	1999–2000
		Percentage who received any loans		
Total	35.7	34.8	44.2	47.0
Dependency status				
Dependent students	30.1	30.7	41.4	45.4
Independent students	50.3	45.2	52.5	51.2
Unmarried, no dependents	49.6	46.6	58.1	58.9
Married, no dependents	44.5	40.1	41.7	43.3
Unmarried, with dependents	60.4	46.1	48.3	44.9
Married, with dependents	47.9	44.3	55.4	52.9
Family income				
Dependent students				
Lowest quarter	46.0	50.4	49.4	48.9
Lower middle quarter	35.8	41.1	50.9	50.0
Upper middle quarter	27.5	27.1	40.6	49.3
Highest quarter	13.1	17.4	27.1	34.5
Independent students				
Lowest quarter	52.3	49.4	57.9	57.3
Lower middle quarter	52.4	44.1	56.0	50.2
Upper middle quarter	47.5	40.6	47.9	49.3
Highest quarter	36.4	32.3	34.8	29.9
		Average annual amount of loans received (in constant 1999 dollars)		
Total	$4,060	$4,536	$5,507	$6,238
Dependency status				
Dependent students	3,891	4,421	5,365	6,102
Independent students	4,322	4,731	5,841	6,565
Unmarried, no dependents	4,301	4,898	6,372	7,038
Married, no dependents	4,633	5,019	6,059	7,206
Unmarried, with dependents	4,192	4,065	5,113	5,554
Married, with dependents	4,315	4,715	5,491	6,658
Family income				
Dependent students				
Lowest quarter	3,478	3,914	4,569	5,235
Lower middle quarter	3,784	4,529	5,181	5,679
Upper middle quarter	4,242	4,660	5,633	6,379
Highest quarter	4,751	5,012	6,544	7,394
Independent students				
Lowest quarter	4,123	4,427	5,668	6,329
Lower middle quarter	4,521	5,100	6,065	6,437
Upper middle quarter	4,411	4,915	5,769	7,147
Highest quarter	4,551	5,268	6,121	7,732

NOTE: Loans are from all sources: federal, state, institutional, and private. Includes Parent Loans to Undergraduate Students (PLUS). Does not include loans from family or friends. Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. Excluded are students enrolled at institutions other than the four major sectors (i.e., public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit less-than 4-year) who constituted no more than 5 percent of the undergraduate population across the four NPSAS years. To have full-time, full-year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions, or 6 or more months at private for-profit less-than-4-year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

1992–93) when institutions with high default rates were disqualified from participating in Title IV programs.[26] The level of borrowing in this sector increased again in the second half of the nineties, and no significant difference was detected in the percentage who took out loans in 1989–90 and 1999–2000 (about 75 percent).

It should be emphasized that loan aid only helps relieve students and their families from the immediate financial burden of attending college. Unlike grants, loans are not free and must eventually be paid back, usually with interest. Increases in student loan aid may also imply increases in the amount of debt with which students leave college; however, it is not known how much of this increase in student loans only replaced other loans that students would have used to finance their education in the past (e.g., home equity loans, credit card debt, or personal loans).

Federal Campus-Based Programs

The amount that institutions may award from the three federal campus-based programs—the Perkins loan program, the Supplemental Educational Opportunity Grant (SEOG), and the federal work-study program—are dependent on the funding level at each particular institution. There were few changes during this decade in the amounts students received from each of these programs.

The Federal Perkins Loan program is a revolving loan fund in which the school is the lender and loans are available to exceptionally needy students at a low interest rate (5 percent). Each year, new capital contributions are funded by the federal government at a rate of 75 percent, with institutions contributing the remaining 25 percent. New capital contributions to the Perkins Loan program were $180 million in 1989–90 and $100 million in 1999–2000 (U.S. Department of Education 2002). The rate of borrowing from the Perkins loan program decreased at most of the institutional sectors included in the analysis; however, no significant change was observed among private not-for-profit 4-year institutions (tables A-1.7, A-2.7, A-3.7, and A-4.7).

Under the federal SEOG program, federal funds provide 75 percent of the grants to students, with the institution providing the remaining 25 percent. The maximum SEOG award is $4,000 per year. The SEOG program does not function like an entitlement program such as the Pell Grant program, as there is no guarantee that institutions will have enough funding for all eligible students. Like the Perkins loan, the SEOG is available to exceptionally needy students, and priority is given to Pell Grant recipients. Full-time, full-year undergraduates enrolled at

[26]Currently, schools lose eligibility for Federal Family Educational Loans (FFEL), Direct Loans, and Pell Grants for the remainder of the fiscal year and the next 2 years if their three most recent official cohort default rates are 25 percent or greater (U.S. Department of Education 2001a).

public 2-year and private for-profit less-than-4-year institutions were more likely to receive an SEOG in 1999–2000 than in 1989–90, a pattern not observed at 4-year institutions (tables A-1.11, A-2.11, A-3.11, and A-4.11).

The federal government provides the bulk of funding for work-study awards. For employment on campus or with nonprofit agencies, federal funds provide up to 75 percent of the student's wages. Federal funds provide up to 50 percent of matching funds for employment in the private for-profit sector. Between 1989–90 and 1999–2000, the percentage of undergraduates who received work-study support increased at 4-year institutions but not at public 2-year or private for-profit less-than-4-year institutions (tables A-1.14, A-2.14, A-3.14, and A-4.14).

Changes in Financial Aid by Institution Type

This section summarizes findings from each institutional sector. Estimates discussed in the text are found in tables A-1.1 through A-4.14 and the results are described in detail in appendix A. In most cases, comparisons were made only between the two survey years: 1989–90 and 1999–2000, although all four NPSAS years (1989–90, 1992–93, 1995–96, and 1999–2000) were included in this study and are presented in most of the tables. All dollar estimates are in constant (1999) dollars.

Public 2-Year Institutions

Among full-time, full-year undergraduates enrolled in public 2-year institutions, the average tuition increased from $1,100 to $1,500 between 1989–90 and 1999–2000 (table A-1.1). The average net tuition (tuition and fees minus grant aid) also increased ($700 to $900), as did the average total price of attendance ($8,200 to $9,000). However, once loans as well as grants were taken into account, no significant changes were observed in the average net price of attendance (price of attendance minus all grant and loan aid), which was about $6,900 in both years. Due to policy changes in need analysis enacted by HEA-92 and the resulting changes in average EFC by income, the average amount of financial need (price of attendance minus EFC) increased among independent students with incomes at or below the median and decreased among those with incomes above the median. Among dependent undergraduates, average need increased among those in the lowest income quarter but decreased for those with incomes above the median. The average remaining need after aid increased only among dependent students in the lowest income quarter (from $2,600 to $4,400) (tables A-1.1 through A-1.3).[27]

Along with increases in the average price of attendance, the percentage of all full-time students receiving financial aid grew (49 percent to 58 percent) (table A-1.4) and among those who received financial aid, the average amount of total aid received was greater in 1999–2000 than it was in 1989–90 ($3,900 vs. $3,300), as was the proportion of the student budget (price of attendance) that was covered by aid (43 vs. 39 percent) (table A-1.5). Among the categories of independent students, single parents were less likely to receive aid at the end of the decade than

[27]Financial need and remaining financial need after aid are inversely related to levels of EFC. When the EFC increases, need and remaining financial need decrease. Remaining need after aid is also inversely related to the amount of financial aid received. When financial aid increases, remaining need decreases.

at the beginning (table A-1.4). Their rates of receiving loan, grant, and work-study support all declined from 1989–90 to 1999–2000 (tables A-1.6, A-1.10, and A-1.14).

Although no measurable change was detected in the overall rate of borrowing among all full-time students (table A-1.6), middle-income dependent students were more likely to take out loans at the end of the decade than at the beginning. Among all students who took out loans, the average amount borrowed increased from $2,800 to $3,900 between 1989–90 and 1999–2000.[28] Dependent students were more likely to take out subsidized Stafford loans in 1999–2000 than in 1989–90 (table A-1.7), but no measurable change was observed in the average amount borrowed through this program (table A-1.8). The percentage of full-time undergraduates taking out unsubsidized loans grew from a rate of 1 percent to 9 percent over the decade (table A-1.7). However, among dependent students in the lowest income quarter, no measurable change was detected in terms of their likelihood of taking out an unsubsidized Stafford loan. This study did not find differences in the percentages of dependent students whose parents took out PLUS loans or in the percentage of all full-time students who received non-federal loans in 1989–90 and 1999–2000.

Also contributing to the overall increase in aid was growth in the percentage of all full-time students receiving grants (44 percent to 51 percent) (table A-1.10). No measurable change was observed in the overall percentage of those receiving federal Pell Grants (about 32 percent in both years) (table A-1.11), but the average Pell Grant award increased from $2,000 to $2,400 (table A-1.12). The percentage of dependent students who received grants through the federal SEOG program increased for those in the lowest income quarter (7 percent to 16 percent) (table A-1.11). However, the overall average SEOG award amount was lower in 1999–2000 than in 1989–90 (table A-1.12). State grants also increased among dependent students, both in terms of the percentage who received them (12 percent to 18 percent) (table A-1.11) and the average amount awarded ($1,000 to $1,200) (table A-1.12). All full-time students were more likely to receive institutional grants in 1999–2000 than in 1989–90 (16 percent vs. 9 percent) (table A-1.11), but this study did not find a difference in the average amounts received from institutional grant sources (about $900 in both years) (table A-1.12).

No measurable difference was detected in the percentage of full-time students who received work-study support (6 percent to 4 percent) (table A-1.14) or in the average amounts that were received from work-study programs in 1989–90 and 1999–2000 ($1,500 to $1,700).

[28] All averages are for students who received the particular type of aid discussed. The average loan (for those who received loans) can therefore be the same as or greater than the average amount of total aid, which includes students who received grants but no loans.

Public 4-Year Institutions

Among full-time undergraduates enrolled in public 4-year institutions, the average tuition increased from $2,800 to $4,200 (table A-2.1) between 1989–90 and 1999–2000. Along with increases in tuition, there was growth in the average net tuition (tuition and fees minus grant aid) ($1,900 to $2,700) and in the average total price of attendance ($10,200 to $12,500) (table A-2.2). The average net price of attendance (price of attendance minus all grant and loan aid), decreased among students in the lowest income quarter (table A-2.2) but no change was observed in the average net price among all full-time undergraduates (about $7,600 in both years). This suggests that increased borrowing in addition to grant aid have kept out-of-pocket costs down in relation to the average total price. The average amount of financial need decreased among undergraduates in the highest income quarter even though the average for all full-time undergraduates had increased from $4,700 to $6,200 (table A-2.3). The average remaining need after aid increased among dependent students with incomes at or below the median and among independent students in the lower middle-income quarter. Changes in the average level of need and remaining need reflected, in part, changes in need analysis that were brought about by HEA-92, which resulted in a lower average EFC for students with incomes at or below the median.[29]

Gains were seen in the percentage receiving any type of financial aid (52 to 73 percent) (table A-2.4), the average amount of aid received ($5,200 to $7,100), and the proportion of the student budget that was covered by financial aid among those who received any financial support (49 to 56 percent) (table A-2.4). Low-income students were more likely to receive federal Pell Grants in 1999–2000 than in 1989–90 (table A-2.11). However, single parents were less likely to receive aid in 1999–2000 than in the earlier part of the decade (table A-2.4). No measurable change was observed in their rates of borrowing (table A-2.6). (The percentage receiving unsubsidized Stafford loans increased, but this was apparently offset by a decrease in the rate receiving Perkins loans; no measurable changes were observed regarding any other types of loans (table A-2.7)). A smaller percentage of them received grants in 1989–90 than in 1999–2000 (table A-2.10).

Loans in particular became an increasingly important source of financing for this sector. In 1999–2000, one-half (50 percent) of all full-time undergraduates in public 4-year institutions were taking out loans, compared to about one-third (31 percent) 10 years earlier (table A-2.6). At the beginning of the decade, grants constituted a larger part of the aid package than did loans (54 percent) (table A-2.5). Over time, the proportion of aid that was awarded in grants dropped to 46

[29]Financial need and remaining financial need after aid are inversely related to levels of EFC. When the EFC increases, need and remaining financial need decrease. Remaining need after aid is also inversely related to the amount of financial aid received. When financial aid increases, remaining need decreases.

percent by 1999–2000. Full-time undergraduate students were more likely to take out federal subsidized (38 vs. 24 percent) and unsubsidized (25 vs. 1 percent) Stafford loans as well as non-federal loans (5 vs. 2 percent) in 1999–2000 than in 1989–90 (table A-2.7). The percentage of dependent students whose parents took out a federal PLUS loan also increased. The percentage receiving federal Perkins loans, however, was lower in 1999–2000 than in 1989–90. With the exception of unsubsidized loans (in which no measurable difference was detected), the average amounts received from each loan program were greater in 1999–2000 than in 1989–90 (table A-2.8).

Increases in aid were also driven by growth in the percentage receiving grants (42 percent to 55 percent) (table A-2.10) and the average amount of grant aid received. Both dependent and independent students in the lowest income quarter were more likely to receive a Pell Grant in 1999–2000 than in 1989–90 (73 vs. 65 percent for dependent and 76 vs. 63 percent for independent) (table A-2.11) even though no measurable change was observed among all full-time students and those in the highest income quarters were less likely to receive one in 1999–2000 than in 1989–90. Among dependent Pell Grant recipients, the average award was greater in 1999–2000 than in 1989–90 (table A-2.12) but the analysis found no measurable change in the average amounts awarded to independent students. No significant difference was detected in the percentage of full-time students receiving a SEOG in 1989–90 and 1999–2000 (table A-2.11), but low-income independent students were more likely to receive one in 1999–2000 than in 1989–90. Among all SEOG recipients, the average amount received was lower at the end of the decade than at the beginning (table A-2.12). The percentages of full-time students receiving either state or institutional grant aid grew (table A-2.11), as did the average amounts received from both sources (table A-2.12).

A slightly higher percentage of dependent students received work-study aid in 1999–2000 than in 1989–90 (9 percent vs. 8 percent) (table A-2.14), and among those with work-study jobs, the average amount received increased from $1,500 to $1,700. No measurable change was observed in the percentage of independent students receiving work-study support or in the average amounts they received.

Private Not-for-Profit 4-Year Institutions

Among full-time undergraduates enrolled in private not-for-profit 4-year institutions, average tuition increased from $11,500 to $14,800 between 1989–90 and 1999–2000 (table A-3.1). The average net tuition (tuition and fees minus grant aid) also increased ($7,600 to $8,800), as did the average price of attendance ($19,000 to $23,400) (table A-3.2). However, when loans as well as grants were taken into account, no measurable change was detected in the average net

price of attendance (price of attendance minus all grant and loan aid) (about $12,500), indicating that increased borrowing has helped to offset price increases. The average amount of financial need among all full-time undergraduates grew from $11,000 to $14,200 (table A-3.3), due in part to HEA-92 changes in need analysis, which lowered the average EFC for students with incomes at or below the median. However, average need decreased among independent students in the highest income quarter. The average amount of remaining need after aid increased among those with incomes at or below the median and, in particular, among single parent students ($5,500 to $10,400).[30]

Differences in the price of attendance and financial aid were associated with dependency status and income. Dependent students were more likely than independent students to attend higher-priced institutions throughout the decade (table A-3.2). The percentage of dependent students who received any type of financial aid increased from 71 percent to 85 percent (table A-3.5), but among independent students 85 percent were already receiving aid in 1989–90 and no significant change from this percentage was detected in 1999–2000, resulting in an overall increase from 74 to 85 percent in the percentage of students who received any financial aid during the decade. Dependent aid recipients had a higher proportion of their student budget covered by aid in 1999–2000 than in 1989–90 (60 percent vs. 49 percent), but no measurable change was detected among independent aid recipients in this respect (58 percent vs. 55 percent). However, both dependent and independent students who received any financial aid received higher amounts, on average, in 1999–2000 than in 1989–90 (table A-3.4). Low-income dependent students were more likely to receive federal Pell Grants in 1999–2000 than in 1989–90 (table A-3.11) and both dependent and independent low-income students were more likely to receive a federal SEOG. The analysis found a decrease in the percentage of single parents who received financial aid (table A-3.5). Single parents were less likely to take out loans (table A-3.6) or to receive grants (table A-3.10) in 1999–2000 than in 1989–90.

The likelihood of borrowing increased among dependent students between 1989–90 and 1999–2000 (45 percent to 63 percent) (table A-3.6), but no measurable change was detected in the overall rate of borrowing among independent students (about 58 percent in both years). However, single independent students with no dependents of their own were more likely to take out loans in 1999–2000 than in 1989–90 (71 percent vs. 57 percent), while single parents were less likely to do so (47 percent vs. 63 percent). Dependent students were more likely to take out federal subsidized Stafford loans (50 percent vs. 37 percent) (table A-3.7), and both dependent and independent students were more likely to take out federal unsubsidized loans in 1999–2000

[30]Financial need and remaining financial need after aid are inversely related to levels of EFC. When the EFC increases, need and remaining financial need decrease. Remaining need after aid is also inversely related to the amount of financial aid received. When financial aid increases, remaining need decreases.

than in 1989–90 (24 percent vs. 2 percent, overall). No measurable change was detected in the percentage of dependent students receiving federal Perkins loans but independent students were less likely to receive them in 1999–2000 than in 1989–90 (9 percent vs. 16 percent). Parents of dependent students were more likely to take out federal PLUS loans in 1999–2000 when compared to 1989–90 (12 percent vs. 6 percent). Both dependent and independent students had higher rates of borrowing from non-federal sources in 1999–2000 (14 percent vs. 3 percent, overall). Average annual loan amounts varied by loan program. Among those who borrowed, the average subsidized Stafford loan, PLUS loan, and non-federal loan increased while the average annual unsubsidized Stafford loan decreased, and no measurable change was detected in the average Perkins loan (table A-3.8).

Changes in the likelihood of receiving grant aid varied by dependency status, income, and type of grant. A greater percentage of dependent students received grants in 1999–2000 than in 1989–90 (76 percent vs. 65 percent) (table A-3.10), but close to 80 percent of independent students were already receiving a grant in 1989–90 and no measurable change from this percentage was found in 1999–2000. Low-income dependent students were more likely to receive Pell Grants (table A-3.11) and both dependent and independent low-income students were more likely to receive a SEOG in 1999–2000 than in 1989–90. No measurable change was observed in the percentage of either dependent or independent students receiving state-funded grants. Dependent students were more likely to receive institutional grant aid in 1999–2000 than in 1989–90 while no significant difference was found among independent students. Among those receiving grants from the various sources analyzed in this study, no measurable change was found in the average amounts received (table A-3.12), with the exception of those receiving institutional grants, in which case the average award increased from $4,700 to $7,200 between 1989–90 and 1999–2000.

The percentage of work-study participants among full-time dependent students grew from 21 percent to 29 percent between 1989–90 and 1999–2000 (table A-3.14), and the average work-study award overall increased from $1,400 to $1,600. The analysis did not find statistical differences in the rates at which full-time independent students received work-study (about 11 percent), or in the average amounts that were awarded to them ($1,700) in 1989–90 and 1999–2000.

Private for-Profit Less-Than-4-Year Institutions

Among full-time undergraduates enrolled for 6 or more months in private for-profit less-than-4-year institutions in 1989–90 and 1999–2000, no measurable difference was detected in the average tuition (about $7,400) (table A-4.1). The analysis also did not find measurable changes

in the average net tuition (tuition and fees minus grant aid) ($5,500 in both years) or in the overall average price of attendance (about $15,700) (table A-4.2). However, after loans as well as grants were taken into account, the average net price of attendance (price of attendance minus all grant and loan aid) decreased over time to $9,000 in 1999–2000, down from $10,100 in 1989–90. Average financial need increased for dependent students with incomes at or below the median (table A-4.3) and decreased for both dependent and independent students in the highest income quarter, partly as a result of the HEA-92 changes in need analysis, which lowered the average EFC for students with incomes at or below the median. The average amount of remaining need after aid decreased from $7,100 to $5,900 between 1989–90 and 1999–2000 for all full-time students.[31]

The percentage of full-time undergraduates who received any type of financial aid increased from 88 percent to 93 percent between 1989–90 and 1999–2000 (table A-4.4). Changes in the likelihood of receiving aid varied by dependency status. While dependent students were more likely to receive any type of aid in 1999–2000 than in 1989–90 (91 percent vs. 79 percent), a high percentage of full-time independent students were already receiving aid in 1989–90 (92 percent) and no measurable change was detected from this percentage in 1999–2000. However, the average amount of total aid received increased for both dependent and independent aid recipients ($6,300 to $8,000, overall). The average proportion of the total student budget that was covered by financial aid also increased, growing from 41 to 49 percent (table A-4.5). When analyzed by income, low-income students were more likely to receive federal Pell Grants and state grants in 1999–2000 than in 1989–90 (table A-4.11), but no measurable change was detected in their likelihood of receiving loans (table A-4.6).

The analysis did not find a significant difference in the overall percentage of full-time students who took out a student loan in 1989–90 and 1999–2000 (about three-fourths), but the rate of borrowing dropped in the early part of the decade (from 74 percent in 1989–90 to 54 percent in 1992–93) when institutions with high default rates were disqualified from participating in Title IV programs. However, all full-time dependent students except those in the lowest income quarter were more likely to take out a loan in 1999–2000 than in 1989–90. Among all full-time students who took out a student loan, the average annual loan amount grew from $4,700 in 1989–90 to $6,400 in 1999–2000. No measurable change was detected in the percentage of full-time students receiving a federal subsidized Stafford loan (69 percent to 71 percent) (table A-4.7), but the percentage taking out federal unsubsidized Stafford loans increased from 22 percent to 59 percent. The percentage of dependent students whose parents took out federal

[31]Financial need and remaining financial need after aid are inversely related to levels of EFC. When the EFC increases, need and remaining financial need decrease. Remaining need after aid is also inversely related to the amount of financial aid received. When financial aid increases, remaining need decreases.

PLUS loans increased from 17 percent to 30 percent, and the percentage of all full-time students taking out loans from non-federal sources increased from 1 percent to 8 percent. However, the percentage of full-time students who received a federal Perkins loan decreased from 6 percent to 2 percent. Changes in the average amount borrowed each year depended on the type of loan. The average subsidized Stafford and Perkins loans were smaller in 1999–2000 than in 1989–90 (table A-4.8) but the average amounts of PLUS and non-federal loans were greater, and no significant difference was observed in the average amount of unsubsidized Stafford loans taken out in 1989–90 and 1999–2000.

No significant difference was found in the overall percentage of full-time students receiving grants in 1989–90 and 1999–2000 (about two-thirds) (table A-4.10). However, low-income students were more likely to receive grants in 1999–2000 than in 1989–90 (among dependent students: 90 percent vs. 81 percent; among independent students: 92 percent vs. 85 percent), including Pell Grants and state grants (table A-4.11). Independent students with incomes at or below the median were also more likely to receive an SEOG in 1999–2000 when compared with 1989–90 (30 percent vs. 12 percent). No measurable change was detected in the percentage of full-time students receiving institutional grants. No significant differences were observed in the rates at which full-time undergraduates in this sector received work-study aid in 1989–90 and 1999–2000 (about 1 percent in both years) (table A-4.14).

Conclusion

During the decade of the 1990s, while tuition at postsecondary institutions increased faster than inflation for full-time, full-year undergraduates, students also were more likely to receive financial aid, particularly in the form of federal student loans. It was in the course of this decade that the 1992 Reauthorization of the Higher Education Act (HEA-92) was enacted. This was a defining moment in the history of federal financial aid for postsecondary students because it established the direction in which the federal government would help support postsecondary education in the subsequent years. HEA-92 introduced changes in federal need analysis and these changes benefited students with incomes at or below the median by lowering their expected family contributions (EFC). HEA-92 also allowed more undergraduates to take out student loans and to take out larger amounts. Loan aid, however, only helps relieve students and their families from the immediate financial burden of attending college. Unlike grants, loans are not free and must eventually be paid back, usually with interest.

Over the decade, full-time, full-year undergraduates enrolled at all of the institution types examined in this study were more likely to receive any type of financial aid, and among those receiving aid, the average total amount of aid received increased as did the percentage of the price of attendance that was covered by financial aid. However, the average net tuition (tuition minus grant aid) increased at most of the institution types analyzed in this study (public 2-year, public 4-year, and private not-for-profit 4-year), indicating that grants alone could not keep pace with increases in tuition over time.

Among the different types of aid available to undergraduate students, the growth in federal unsubsidized loans was most prominent and full-time students were more likely to take out unsubsidized Stafford loans at the end of the decade regardless of the type of institution attended. The percentage of those taking out subsidized Stafford loans increased among those enrolled at public 4-year institutions and among dependent students enrolled at public 2-year and private not-for-profit 4-year institutions. Grants also contributed to the growth in financial aid during this decade. Although the percentage of students receiving Pell Grants remained at just under one-third between 1989–90 and 1999–2000, there were increases in the proportions of students receiving state and institutional grant aid (increases were not statistically significant at private for-profit less-than-4-year institutions). Some changes also occurred with respect to financial aid that was distributed through the federal campus-based programs. The rate of borrowing from the

Perkins loan program decreased at most of the institutional sectors included in the analysis; however, no significant change was observed among private not-for-profit 4-year institutions. The percentage of undergraduates who received work-study support increased at 4-year institutions while the proportion receiving SEOGs increased at less-than-4-year institutions.

Single parents enrolled in the public 2-year, public 4-year, and private not-for-profit 4-year sectors, however, were less likely to receive any financial aid at the end of the decade than at the beginning. This reflected, in part, changes in the socioeconomic and demographic characteristics of single parents enrolled full time. Compared to the earlier years, single parent undergraduates in 1999–2000 were more likely to be male and to have parents with at least some postsecondary education. More importantly, however, the percentage of those who worked while enrolled grew substantially and a proportion of those who in the past would have received welfare benefits while pursuing a postsecondary education were no longer enrolled full time. These changes may have been related to a reduced eligibility for need-based financial aid among single parents.

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Appendix A—Detailed Findings by Institution Type

The tables in appendix A include constant dollar (i.e., inflation-adjusted) estimates used to analyze specific trends discussed in this report and are organized by institution type. Only averages calculated per recipient of a particular aid type were included in the report's analysis. The discussion does not include any of the estimates in tables A-1.9, A-1.13, A-2.9, A-2.13, A-3.9, A-3.13, A-4.9, A-4.13, and some dollar estimates found in other tables, all of which are averages calculated for all full-time undergraduates, and not limited to recipients only. The averages for all full-time undergraduates are presented in this report for the benefit of those who would like to conduct further research in this area. Researchers may add and subtract these amounts because the denominators are the same.

Public 2-Year Institutions

Table A-1.1. Tuition and net tuition

- Between 1989–90 and 1999–2000, the average tuition (in constant 1999 dollars) among full-time, full-year undergraduates enrolled at public 2-year institutions increased from $1,100 to $1,500.
- Net tuition is defined in this study as total tuition minus all grant aid received. The average net tuition grew from $700 to $900 between 1989–90 and 1999–2000.[1]

Table A-1.2. Price of attendance and net price of attendance

- The price of attendance is equal to total tuition and fees plus all living expenses. The average price of attendance increased from $8,200 to $9,000 between 1989–90 and 1999–2000.
- The net price of attendance was calculated by subtracting all grant and loan aid from the total price of attendance. In 1989–90 and 1999–2000, no measurable difference was detected in the average net price of attendance. However, the average net price

[1]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero. In 1989–90, 34 percent of full-time, full-year undergraduates at public 2-year institutions had a negative or zero net tuition; in 1999–2000, it was 34 percent (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

increased among dependent students in the two highest income quarters (upper middle quarter: $7,100 to $7,800; highest quarter: $6,700 to $8,100).

Table A-1.3. Financial need and remaining financial need

- Financial need is the amount of need-based financial aid for which the student is eligible, and is equal to the total price of attendance minus the expected family contribution (EFC). In 1989–90 and 1999–2000, no measurable difference was detected in the average amount of financial need among full-time students in this sector. However, the average level of financial need decreased among dependent undergraduates in the two highest income quarters and increased among those in the lowest income quarter ($4,600 to $7,200). The average amount of financial need also decreased among independent undergraduates in the two highest income quarters (upper middle quarter: $7,400 to $5,000; highest quarter: $4,300 to $900) while it increased among those in the two lowest income quarters (lowest quarter: $7,800 to $9,300; lower middle quarter: $6,600 to $7,800). Among the categories of independent students, the average financial need was higher in 1999–2000 than in 1989–90 among single independent undergraduates with no children ($6,200 vs. $4,900). The elimination of the $1,200 minimum EFC by HEA-92 contributed to the increase in the average level of need among this particular group of students.
- Remaining financial need (also known as unmet need) is the amount of financial need that remains after all financial aid is received. Remaining need is inversely related to levels of EFC and amounts of financial aid: when the EFC or the amount of aid received increases, the remaining need decreases. No measurable change was detected in the average amount of remaining need after aid, which was about $2,800 in both 1989–90 and 1999–2000. However, the average increased among dependent students in the lowest income quarter ($2,600 to $4,400), but decreased among dependent students in the upper middle quarter ($900 to $400) (there were too few cases to yield an estimate for dependent students in the highest quarter in 1999–2000) and independent undergraduates in the two highest income quarters (upper middle quarter: $4,900 to $2,900; highest quarter: $3,300 to $500). The average amount of remaining need also decreased among married students, a group whose EFC had increased after HEA-92 went into effect (married with no dependents: $5,600 to $2,000; married with dependents: $5,600 to $3,700).

Table A-1.4. Percentage receiving financial aid and average amount of total aid received

- The total amount of financial aid received includes any grant, scholarship, loan, work-study, or other type of aid. Full-time, full-year undergraduates enrolled at public 2-year institutions were more likely to receive some type of financial aid in 1999–2000 than in 1989–90 (58 percent vs. 49 percent). However, single parents were less likely to receive aid at the end of the decade than at the beginning (77 percent vs. 94 percent).

- Among those receiving financial aid, the average amount received increased from $3,300 to $3,900 (in constant 1999 dollars) between 1989–90 and 1999–2000.

Table A-1.5. Percentage of total price met by financial aid and percentage of financial aid awarded as grants

- Among those receiving some form of financial aid, the proportion of their total price of attendance (or student budget) that was covered by aid increased from 39 percent to 43 percent between 1989–90 and 1999–2000.
- No measurable difference was observed in the percentage of aid that was received in the form of grants in 1989–90 and in 1999–2000. About 70 percent of financial aid was awarded in the form of grants in both 1989–90 and 1999–2000.

Table A-1.6. Percentage receiving loans and average loan amounts

- The analysis failed to find a difference in the overall rate of borrowing in this sector between 1989–90 and 1999–2000. However, dependent students were more likely to take out loans in 1999–2000 than in 1989–90, with increases in borrowing occurring among middle-income students in particular (lower middle: 19 percent vs. 9 percent; upper middle: 13 percent vs. 6 percent). A decrease in borrowing was detected among single parents between 1989–90 and 1999–2000 (36 percent to 24 percent), but no measurable difference was detected among the other categories of independent students.
- Among all loan recipients, the average annual amount borrowed increased from $2,800 to $3,900 (in constant 1999 dollars) between 1989–90 and 1999–2000.

Table A-1.7. Percentage receiving various types of loans

- Between 1989–90 and 1999–2000, the percentage receiving federal loans increased among all dependent students (lower middle income: 9 percent to 17 percent; upper middle income: 4 percent to 12 percent; highest income: 2 percent to 9 percent) except those in the lowest income quarter, in which no significant difference was detected. Single parents, on the other hand, were less likely to receive federal loan aid over time, with the proportion of borrowers falling from 35 percent to 22 percent between 1989–90 and 1999–2000.
- Dependent undergraduates were more likely to take out a subsidized Stafford loan in 1999–2000 than in 1989–90 (9 percent vs. 5 percent). However, no measurable difference was detected in the rates at which independent students took out subsidized Stafford loans in 1989–90 and 1999–2000 (about 22 percent in both years).
- The percentage of unsubsidized Stafford loan recipients increased from 1 percent to 9 percent between 1989–90 and 1999–2000. No measurable difference was detected, however, in the rates at which the lowest income dependent students borrowed from the federal unsubsidized Stafford loan program (about 1 percent), whereas dependent

students in all of the other income categories were more likely to take out unsubsidized loans in 1999–2000 than in 1989–90.

- No significant difference was observed in the percentage of dependent students whose parents took out PLUS loans in 1989–90 and 1999–2000 (1 percent in both years).
- No measurable change was detected in the overall percentage of full-time, full-year undergraduates who received a non-federal loan in 1989–90 and 1999–2000 (about 2 percent).

Table A-1.8. Average amounts of various types of loans

- Among those receiving any federal loans, the average annual amount borrowed increased from $3,000 to $3,400 (in constant 1999 dollars) between 1989–90 and 1999–2000.
- The average amount borrowed from the subsidized Stafford loan program decreased from $2,700 to $2,400 between 1989–90 and 1999–2000. However, the analysis did not find a difference in the average amount received by dependent students who borrowed a subsidized Stafford loan in 1989–90 and 1999–2000 (about $2,200 in both years).

Table A-1.10. Percentage receiving grant aid and average amount received

- Between 1989–90 and 1999–2000, the proportion receiving any type of grant aid rose from 44 percent to 51 percent. However, there was insufficient evidence to show a change in the percentage of independent undergraduates who received grants (60 percent to 63 percent), although single parents were less likely to receive grant aid in 1999–2000 than in 1989–90 (75 percent vs. 92 percent).
- Among all grant aid recipients, the average amount of total grant aid received also increased, rising from $2,300 to $2,600 (in constant 1999 dollars) between 1989–90 and 1999–2000.

Table A-1.11. Percentage receiving various types of grants

- Thirty-two percent of full-time undergraduates received a Pell Grant in both 1989–90 and 1999–2000. However, independent undergraduates in the two highest income quarters, dependent undergraduates in the upper middle income quarter, and single independent students were less likely to receive a Pell Grant in 1999–2000 than in 1989–90.
- The percentage receiving a Supplemental Educational Opportunity Grant (SEOG) increased from 6 percent to 9 percent between 1989–90 and 1999–2000. The increase was detected among dependent students in the lowest income quarter, whose likelihood of receiving an SEOG grew from 7 percent in 1989–90 to 16 percent in

1999–2000 while no measurable change was observed among dependent students in the other income categories or among independent students.

- The percentage of full-time dependent students receiving state grants increased from 11 percent in 1989–90 to 18 percent in 1999–2000. No measurable change, however, was found in the percentage of independent students receiving state grants in 1989–90 and 1999–2000.
- The percentage receiving institutional grant aid increased from 9 percent in 1989–90 to 16 percent in 1999–2000.

Table A-1.12. Average amounts of various types of grants

- The overall average Pell Grant amount increased from $2,000 to $2,400 between 1989–90 and 1999–2000.
- Among those receiving an SEOG, the average amount received decreased from $600 to $500 between 1989–90 and 1999–2000.
- Among those receiving state grant aid, the average amount received increased from $1,000 in 1989–90 to $1,200 in 1999–2000.
- Among institutional aid recipients, no measurable change could be detected in the average amount received in 1989–90 and in 1999–2000 (about $900 in both years).

Table A-1.14. Percentage receiving work-study and average work-study awards

- This study did not find differences in the overall percentage of full-time students receiving work-study (about 5 percent in both years) or in the average amount of work-study aid received (about $1,600). However, single parent undergraduates had a decreased likelihood of receiving work-study in 1999–2000 than in 1989–90 (7 percent vs. 17 percent).

Table A-1.1. Average tuition and net tuition (in constant 1999 dollars) after grants (if any) for full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
				Public 2-year institutions				
Total	$1,100	$1,400	$1,500	$1,500	$700	$800	$900	$900
Dependency status								
Dependent students	1,100	1,300	1,400	1,600	800	1,000	1,000	1,000
Independent students	1,100	1,400	1,600	1,400	500	600	800	600
Unmarried, no dependents	1,200	1,300	1,800	1,500	600	600	1,300	800
Married, no dependents	900	1,400	1,900	1,400	600	1,000	1,300	1,000
Unmarried, with dependents	1,100	1,300	1,300	1,300	100	200	300	400
Married, with dependents	1,200	1,500	1,400	1,500	500	600	400	600
Family income								
Dependent students								
Lowest quarter	900	1,300	1,300	1,500	300	500	400	500
Lower middle quarter	1,200	1,400	1,400	1,700	900	1,000	1,000	1,200
Upper middle quarter	1,200	1,300	1,500	1,600	1,000	1,200	1,400	1,300
Highest quarter	1,100	1,400	1,400	1,500	1,000	1,300	1,300	1,300
Independent students								
Lowest quarter	1,200	1,400	1,500	1,400	400	300	400	300
Lower middle quarter	1,200	1,500	1,700	1,400	600	800	900	600
Upper middle quarter	1,000	1,200	1,400	1,500	400	700	700	900
Highest quarter	1,100	1,400	1,700	1,300	800	1,100	1,400	1,100

[1]Includes all tuition and required fees charged by the institution. Averages include students charged out-of-district or out-of-state fees.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 34 in 1989–90, 33 in 1992–93, 31 in 1995–96, and 36 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (in constant 1999 dollars) for full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	$8,200	$8,000	$7,900	$9,000	$6,800	$6,600	$6,400	$7,000	$7,000	$6,600	$6,300	$6,900
Dependency status												
Dependent students	7,300	7,600	7,400	8,500	6,500	6,800	6,300	7,000	9,300	8,900	7,300	8,700
Independent students	9,600	8,600	9,000	9,900	7,200	6,400	6,600	7,000	3,500	3,200	4,300	3,900
Unmarried, no dependents	9,400	8,700	9,300	9,900	7,300	6,900	7,000	7,400	6,700	5,300	4,600	4,100
Married, no dependents	9,100	8,700	9,100	10,100	7,800	7,300	7,600	8,800	2,200	3,600	9,400	10,900
Unmarried, with dependents	9,900	8,400	8,800	9,700	5,600	5,200	6,100	6,300	600	400	1,400	1,000
Married, with dependents	10,000	8,700	8,900	10,200	7,700	6,100	6,200	6,700	2,000	2,500	4,200	3,500
Family income												
Dependent students												
Lowest quarter	7,200	7,600	7,000	8,300	5,400	5,700	4,800	5,600	2,900	2,600	1,100	1,100
Lower middle quarter	7,600	7,400	7,500	8,600	6,900	6,500	6,600	7,200	6,600	5,800	4,000	5,500
Upper middle quarter	7,400	8,100	7,600	8,600	7,100	7,800	7,000	7,800	12,000	7,800	9,500	11,100
Highest quarter	6,900	7,500	7,500	8,700	6,700	7,400	7,200	8,100	19,100	24,500	18,000	24,100
Independent students												
Lowest quarter	9,500	8,600	8,900	9,800	6,400	5,600	5,900	6,000	1,700	1,400	500	400
Lower middle quarter	9,700	8,800	9,400	9,800	7,500	7,000	6,500	6,700	3,800	3,300	2,000	2,000
Upper middle quarter	9,700	8,300	8,900	10,400	7,400	6,400	7,100	8,400	3,200	3,400	5,100	6,000
Highest quarter	9,300	8,700	8,600	10,100	8,100	7,800	7,900	9,100	8,200	8,700	16,600	15,900

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.3. Average financial need and remaining need (in constant 1999 dollars) after receiving financial aid (if any) for full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average amount of financial need[1]				Average amount of remaining need after financial aid[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Public 2-year institutions							
Total	$4,300	$4,100	$4,000	$4,700	$2,800	$2,700	$2,500	$2,700
Dependency status								
Dependent students	2,700	2,700	2,800	3,300	1,900	2,000	1,900	2,100
Independent students	7,000	6,100	6,100	7,000	4,400	3,600	3,500	3,900
Unmarried, no dependents	4,900	4,600	5,800	6,200	2,600	2,600	3,500	3,400
Married, no dependents	6,900	6,100	3,700	3,200	5,600	4,400	2,400	2,000
Unmarried, with dependents	9,200	8,000	7,700	8,900	4,700	4,500	4,400	5,200
Married, with dependents	8,200	6,700	6,300	7,400	5,600	3,900	3,100	3,700
Family income								
Dependent students								
Lowest quarter	4,600	5,100	5,900	7,200	2,600	3,200	3,500	4,400
Lower middle quarter	2,900	2,800	3,800	3,300	2,200	2,100	2,900	2,200
Upper middle quarter	1,200	2,300	800	600	900	2,200	700	400
Highest quarter	1,700	200	200	#	1,600	100	100	‡
Independent students								
Lowest quarter	7,800	7,200	8,400	9,300	4,500	3,900	4,800	5,100
Lower middle quarter	6,600	5,800	7,400	7,800	4,200	3,700	4,200	4,300
Upper middle quarter	7,400	5,800	4,600	5,000	4,900	3,600	2,600	2,900
Highest quarter	4,300	3,700	500	900	3,300	2,900	200	500

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero need.

[2]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero remaining need.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.4. Percentage of full-time, full-year undergraduates in public 2-year institutions who received financial aid and average amount of aid received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average amount of financial aid received by those receiving aid				Average amount of aid received among all full-time undergraduates[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	48.8	49.0	52.7	57.9	$3,300	$3,100	$3,400	$3,900	$1,600	$1,500	$1,800	$2,300
Dependency status												
Dependent students	37.1	35.3	43.0	50.6	2,400	2,400	2,600	3,200	900	800	1,100	1,600
Independent students	66.1	70.9	71.4	70.5	4,200	3,600	4,300	4,800	2,800	2,600	3,100	3,400
Unmarried, no dependents	58.6	65.1	60.7	63.3	4,200	3,400	4,800	5,000	2,400	2,200	2,900	3,200
Married, no dependents	35.1	53.5	58.4	55.8	‡	‡	3,600	3,200	1,400	1,700	2,100	1,800
Unmarried, with dependents	94.2	82.1	79.2	77.2	4,800	4,300	4,200	4,800	4,600	3,500	3,300	3,700
Married, with dependents	70.4	77.5	81.4	76.6	3,700	3,600	4,300	5,100	2,600	2,800	3,500	3,900
Family income												
Dependent students												
Lowest quarter	65.6	70.2	73.3	75.7	3,100	2,900	3,300	3,800	2,000	2,100	2,400	2,900
Lower middle quarter	35.5	36.6	43.8	51.7	2,300	2,500	2,300	2,900	800	900	1,000	1,500
Upper middle quarter	31.4	20.1	31.2	33.9	1,300	1,700	2,000	2,500	400	300	600	800
Highest quarter	8.8	17.8	16.2	27.7	‡	‡	‡	2,200	200	200	300	600
Independent students												
Lowest quarter	77.3	85.1	85.0	81.3	4,400	4,000	4,400	5,300	3,400	3,400	3,800	4,300
Lower middle quarter	63.0	62.9	75.5	74.3	4,000	3,500	4,600	4,900	2,500	2,200	3,400	3,600
Upper middle quarter	67.2	61.3	66.4	61.3	3,900	3,300	4,000	4,100	2,600	2,000	2,600	2,500
Highest quarter	43.0	44.5	38.2	41.2	‡	‡	‡	‡	1,400	900	1,300	1,300

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Includes zero values (i.e., those not receiving any financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.5. Percentage of full-time, full-year undergraduates in public 2-year institutions who received financial aid, percentage of total price of attendance met by financial aid, and percentage of aid received in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of the total price of attendance met by aid among financial aid recipients[2]				Percent of financial aid awarded in form of grants[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	48.8	49.0	52.7	57.9	38.5	38.8	43.1	42.8	71.5	75.2	67.9	70.9
Dependency status												
Dependent students	37.1	35.3	43.0	50.6	33.9	33.1	39.4	39.0	75.5	80.4	72.7	73.8
Independent students	66.1	70.9	71.4	70.5	43.3	42.9	47.5	47.4	67.7	71.1	62.4	67.5
Unmarried, no dependents	58.6	65.1	60.7	63.3	42.1	39.1	49.1	48.5	61.5	68.2	46.4	53.8
Married, no dependents	35.1	53.5	58.4	55.8	‡	‡	39.6	29.2	‡	‡	46.8	69.0
Unmarried, with dependents	94.2	82.1	79.2	77.2	51.4	50.6	48.3	51.4	76.2	82.1	76.1	77.8
Married, with dependents	70.4	77.5	81.4	76.6	38.6	43.3	48.7	48.5	70.7	69.9	66.4	65.5
Family income												
Dependent students												
Lowest quarter	65.6	70.2	73.3	75.7	45.5	40.6	51.3	48.2	81.5	85.8	83.7	86.2
Lower middle quarter	35.5	36.6	43.8	51.7	29.1	33.5	32.6	33.9	69.7	73.8	68.2	64.4
Upper middle quarter	31.4	20.1	31.2	33.9	17.9	21.8	27.8	28.5	74.6	71.9	56.4	63.8
Highest quarter	8.8	17.8	16.2	27.7	‡	‡	‡	27.6	‡	‡	‡	58.3
Independent students												
Lowest quarter	77.3	85.1	85.0	81.3	47.1	47.5	50.6	53.3	71.9	76.0	73.2	74.1
Lower middle quarter	63.0	62.9	75.5	74.3	39.8	40.8	48.5	48.9	65.4	70.0	56.4	64.9
Upper middle quarter	67.2	61.3	66.4	61.3	38.4	41.4	43.6	38.2	66.6	55.1	58.3	57.0
Highest quarter	43.0	44.5	38.2	41.2	‡	‡	‡	‡	‡	‡	‡	‡

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.6. Percentage of full-time, full-year undergraduates in public 2-year institutions who received any student loans and average annual amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	15.2	12.5	15.8	17.5	$2,800	$2,800	$3,300	$3,900	$400	$400	$500	$700
Dependency status												
Dependent students	8.2	6.5	11.8	14.2	2,200	2,300	2,500	3,200	200	200	300	500
Independent students	26.0	21.9	23.6	23.2	3,200	3,000	4,000	4,700	800	700	900	1,100
Unmarried, no dependents	24.6	16.2	24.2	26.4	3,300	2,900	‡	5,000	800	500	1,400	1,300
Married, no dependents	20.5	16.4	17.8	9.1	‡	‡	‡	‡	700	500	500	500
Unmarried, with dependents	36.3	24.6	20.9	23.7	3,100	3,200	‡	3,500	1,100	800	700	800
Married, with dependents	24.0	29.4	29.5	26.4	3,100	3,100	3,500	5,500	700	900	1,000	1,500
Family income												
Dependent students												
Lowest quarter	12.1	11.1	14.2	14.1	‡	‡	2,100	3,100	300	200	300	400
Lower middle quarter	9.3	8.8	14.1	18.9	‡	‡	‡	3,500	200	200	300	700
Upper middle quarter	6.4	4.2	12.1	12.7	‡	‡	‡	‡	100	100	400	400
Highest quarter	3.3	1.9	4.7	8.8	‡	‡	‡	‡	100	#	100	300
Independent students												
Lowest quarter	30.6	24.5	21.1	27.0	3,000	3,000	4,000	4,300	900	700	800	1,200
Lower middle quarter	23.1	14.1	31.8	27.3	3,300	‡	4,600	4,600	800	500	1,500	1,200
Upper middle quarter	26.9	31.0	26.1	16.7	‡	‡	‡	‡	900	1,000	900	900
Highest quarter	17.2	15.5	10.2	10.1	‡	‡	‡	‡	500	400	300	700

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.7. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal and non-federal student loans, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received federal loans		Percent who received a subsidized Stafford loan		Percent who received an unsubsidized Stafford loan or Supplemental Loan for Students		Percent who received a Perkins loan		Percent who received a PLUS loan[1]		Percent who received a non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 2-year institutions						
Total	13.9	16.6	11.6	13.3	1.2	8.8	2.0	0.4	†	†	1.6	2.8
Dependency status												
Dependent students	6.9	13.5	5.0	9.0	0.5	6.5	1.2	0.2	1.0	0.5	1.5	3.1
Independent students	25.1	22.1	22.0	20.6	2.3	12.7	3.4	0.8	†	†	1.7	2.3
Unmarried, no dependents	24.0	25.2	20.8	23.4	3.7	16.1	3.0	1.1	†	†	2.5	2.4
Married, no dependents	20.5	9.1	16.8	6.7	5.2	8.1	2.6	#	†	†	#	1.2
Unmarried, with dependents	35.1	21.9	32.2	21.3	1.1	9.0	3.2	1.6	†	†	1.2	3.2
Married, with dependents	22.4	25.6	19.7	23.8	0.4	16.0	4.1	#	†	†	1.6	1.9
Family income												
Dependent students												
Lowest quarter	10.3	13.6	9.0	13.2	0.7	1.8	0.6	0.4	1.4	0.8	2.5	1.9
Lower middle quarter	8.8	17.2	4.9	13.1	1.1	8.2	2.3	0.4	1.6	‡	0.5	6.0
Upper middle quarter	4.5	12.2	3.8	5.0	#	8.9	1.2	#	‡	1.0	1.9	2.8
Highest quarter	2.4	8.8	1.5	0.6	#	8.8	#	#	0.9	‡	0.9	1.1
Independent students												
Lowest quarter	29.1	25.0	26.8	24.1	1.8	12.5	1.9	2.2	†	†	2.6	2.4
Lower middle quarter	23.1	26.7	19.7	25.2	3.2	16.2	4.7	0.1	†	†	0.9	2.8
Upper middle quarter	24.3	16.7	23.9	14.8	1.3	11.5	2.7	#	†	†	2.6	1.6
Highest quarter	17.2	8.3	9.2	5.7	2.9	5.3	5.2	#	†	†	#	1.8

†Not applicable.

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.8. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal student loans among full-time, full-year undergraduates enrolled in public 2-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average annual subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average annual Perkins loan		Average annual PLUS loan[1]		Average annual non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 2-year institutions						
Total	$3,000	$3,400	$2,700	$2,400	‡	$2,500	‡	‡	†	†	‡	$4,200
Dependency status												
Dependent students	2,400	2,700	2,100	2,200	‡	2,100	‡	‡	‡	‡	‡	3,000
Independent students	3,200	4,200	2,900	2,600	‡	2,900	‡	‡	†	†	‡	‡
Unmarried, no dependents	3,200	4,500	2,800	2,500	‡	‡	‡	‡	†	†	‡	‡
Married, no dependents	‡	‡	‡	‡	‡	‡	‡	‡	†	†	‡	‡
Unmarried, with dependents	3,200	3,400	3,100	2,500	‡	‡	‡	‡	†	†	‡	‡
Married, with dependents	3,200	4,700	3,100	2,900	‡	3,200	‡	‡	†	†	‡	‡
Family income												
Dependent students												
Lowest quarter	‡	2,800	‡	2,400	‡	‡	‡	‡	‡	‡	‡	‡
Lower middle quarter	‡	2,600	‡	2,200	‡	‡	‡	‡	‡	‡	‡	‡
Upper middle quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡	‡
Independent students												
Lowest quarter	3,100	4,100	3,000	2,700	‡	2,700	‡	‡	†	†	‡	‡
Lower middle quarter	3,200	4,200	2,700	2,600	‡	3,000	‡	‡	†	†	‡	‡
Upper middle quarter	‡	‡	‡	‡	‡	‡	‡	‡	†	†	‡	‡
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	†	†	‡	‡

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each loan type were calculated by including only those who received the specific type of loan.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.9. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in public 2-year institutions through various federal and non-federal student loan programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average Perkins loan		Average PLUS loan[1]		Average non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 2-year institutions						
Total	$400	$600	$300	$300	#	$200	#	#	†	†	#	$100
Dependency status												
Dependent students	200	400	100	200	#	100	#	#	#	#	#	100
Independent students	800	900	600	500	100	400	100	#	†	†	#	200
Unmarried, no dependents	800	1,100	600	600	100	500	100	#	†	†	#	200
Married, no dependents	700	400	400	200	200	200	#	#	†	†	#	100
Unmarried, with dependents	1,100	700	1,000	500	#	200	100	#	†	†	#	100
Married, with dependents	700	1,200	600	700	#	500	100	#	†	†	#	300
Family income												
Dependent students												
Lowest quarter	300	400	200	300	#	#	#	#	#	#	#	100
Lower middle quarter	200	400	100	300	#	200	#	#	100	#	#	200
Upper middle quarter	100	300	100	100	#	200	#	#	#	#	#	100
Highest quarter	100	200	#	#	#	200	#	#	#	#	#	#
Independent students												
Lowest quarter	900	1,000	800	700	#	300	#	#	†	†	#	100
Lower middle quarter	700	1,100	500	600	100	500	100	#	†	†	#	100
Upper middle quarter	800	700	700	400	100	300	#	#	†	†	#	200
Highest quarter	500	400	300	100	100	200	100	#	†	†	#	400

†Not applicable.

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving any loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.10. Percentage of full-time, full-year undergraduates in public 2-year institutions who received any grants and average grant amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	43.8	44.2	44.7	50.6	$2,300	$2,300	$2,200	$2,600	$1,000	$1,000	$1,000	$1,300
Dependency status												
Dependent students	33.0	32.2	36.6	43.6	1,900	2,000	2,100	2,400	600	600	800	1,100
Independent students	59.8	63.5	60.3	62.5	2,700	2,500	2,400	2,900	1,600	1,600	1,500	1,800
Unmarried, no dependents	51.4	55.9	42.1	50.1	2,400	2,300	2,000	2,400	1,200	1,300	900	1,200
Married, no dependents	26.3	38.1	34.4	45.7	‡	‡	‡	1,700	600	800	900	800
Unmarried, with dependents	92.3	82.1	77.0	74.6	3,400	3,000	2,600	3,400	3,100	2,500	2,000	2,500
Married, with dependents	63.5	70.5	76.0	68.5	2,500	2,300	2,300	3,000	1,600	1,600	1,800	2,100
Family income												
Dependent students												
Lowest quarter	62.2	67.0	70.2	73.1	2,500	2,500	2,700	3,100	1,600	1,700	1,900	2,300
Lower middle quarter	31.3	32.9	35.9	43.3	1,500	1,800	1,700	1,700	500	600	600	700
Upper middle quarter	25.6	16.0	22.0	25.2	1,100	‡	900	1,600	300	200	200	400
Highest quarter	6.1	15.9	11.3	17.6	‡	‡	‡	‡	100	200	200	300
Independent students												
Lowest quarter	74.4	81.7	81.5	79.0	2,900	2,800	2,700	3,300	2,100	2,300	2,200	2,600
Lower middle quarter	54.6	52.6	62.4	64.1	2,600	2,500	2,300	2,900	1,400	1,300	1,500	1,900
Upper middle quarter	58.9	50.8	52.4	48.1	2,400	1,800	2,000	2,400	1,400	900	1,000	1,100
Highest quarter	32.7	32.9	17.6	30.8	‡	‡	‡	‡	700	500	400	300

‡Reporting standards not met. (Too few cases.)

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-1.11. Percentage of full-time, full-year undergraduates in public 2-year institutions who received various types of grant aid, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received a Pell Grant		Percent who received a Supplemental Educational Opportunity Grant (SEOG)		Percent who received state-funded grants		Percent who received institutional grants		Percent who received grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 2-year institutions					
Total	32.4	32.4	6.0	8.5	15.1	21.0	9.0	15.7	10.9	9.4
Dependency status										
Dependent students	19.6	23.7	2.5	5.6	11.5	18.2	9.9	16.1	8.7	10.2
Independent students	52.7	47.5	11.2	13.6	20.3	25.9	8.0	15.1	14.2	8.0
Unmarried, no dependents	43.5	31.2	7.4	5.3	14.2	24.0	6.2	15.2	12.5	4.7
Married, no dependents	19.1	18.2	1.6	1.6	7.4	16.8	3.7	15.8	5.9	10.4
Unmarried, with dependents	92.2	65.5	26.1	24.1	43.2	30.4	16.6	19.0	22.0	8.4
Married, with dependents	53.5	56.2	10.7	15.1	19.2	26.8	6.7	9.9	14.8	9.4
Family income										
Dependent students										
Lowest quarter	54.8	63.2	6.6	15.7	26.3	33.7	7.7	25.3	16.5	8.6
Lower middle quarter	14.3	14.7	1.7	2.4	9.4	18.2	12.0	14.9	8.7	11.7
Upper middle quarter	4.2	0.8	0.7	0.4	5.8	8.3	15.0	9.6	5.7	12.8
Highest quarter	2.3	#	0.7	#	2.4	4.5	1.9	10.6	1.9	7.1
Independent students										
Lowest quarter	70.0	70.1	16.8	22.2	26.5	30.6	10.8	24.2	17.3	7.1
Lower middle quarter	43.8	47.9	8.6	14.6	16.5	27.8	9.6	13.5	16.0	7.2
Upper middle quarter	53.2	33.3	11.8	3.2	21.9	24.2	1.4	5.2	9.0	6.9
Highest quarter	16.9	0.8	1.9	0.8	8.7	9.2	4.1	7.3	11.2	14.4

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.12. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal grant aid programs among full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 2-year institutions					
Total	$2,000	$2,400	$600	$500	$1,000	$1,200	$900	$900	$900	$1,400
Dependency status										
Dependent students	1,700	2,200	‡	500	1,000	1,200	900	900	900	1,400
Independent students	2,100	2,500	700	400	1,000	1,200	800	800	900	1,600
Unmarried, no dependents	2,100	2,100	‡	‡	‡	1,470	‡	‡	‡	#
Married, no dependents	‡	‡	‡	‡	‡	‡	‡	‡	‡	#
Unmarried, with dependents	2,300	2,700	‡	400	1,200	1,100	‡	700	‡	#
Married, with dependents	2,000	2,600	‡	‡	800	1,100	‡	‡	‡	#
Family income										
Dependent students										
Lowest quarter	1,800	2,400	‡	500	1,200	1,300	‡	800	‡	#
Lower middle quarter	‡	1,400	‡	‡	‡	1,100	‡	1,000	‡	1,300
Upper middle quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#
Independent students										
Lowest quarter	2,200	2,600	800	400	900	1,300	‡	700	600	#
Lower middle quarter	2,200	2,600	‡	400	‡	1,100	‡	‡	‡	#
Upper middle quarter	1,800	1,900	‡	‡	‡	‡	‡	‡	‡	#
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each grant type were calculated by including only those who received the specific type of grant.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.13. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in public 2-year institutions through federal and non-federal grant aid programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 2-year institutions					
Total	$600	$800	#	#	$100	$200	$100	$100	$100	$100
Dependency status										
Dependent students	300	500	#	#	100	200	100	100	100	100
Independent students	1,100	1,200	100	100	200	300	100	100	100	100
Unmarried, no dependents	900	700	100	#	100	400	100	100	100	#
Married, no dependents	500	400	#	#	100	100	#	200	#	100
Unmarried, with dependents	2,100	1,800	200	100	500	300	100	100	200	200
Married, with dependents	1,100	1,400	100	100	200	300	100	100	200	200
Family income										
Dependent students										
Lowest quarter	1,000	1,500	#	100	300	400	100	200	100	100
Lower middle quarter	200	200	#	#	100	200	100	200	100	200
Upper middle quarter	100	#	#	#	#	100	100	100	#	200
Highest quarter	#	#	#	#	#	100	#	100	#	100
Independent students										
Lowest quarter	1,600	1,800	100	100	200	400	100	200	100	100
Lower middle quarter	1,000	1,200	100	100	200	300	100	100	100	100
Upper middle quarter	1,000	600	#	#	300	300	#	#	100	100
Highest quarter	300	#	#	#	#	100	#	100	200	200

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-1.14. Percentage of full-time, full-year undergraduates in public 2-year institutions who received work-study aid and average amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	6.1	4.0	5.7	4.4	$1,500	$1,700	$1,400	$1,700	$100	$100	$100	$100
Dependency status												
Dependent students	4.7	3.3	3.6	3.9	1,400	‡	1,000	1,600	100	100	#	100
Independent students	8.5	5.3	9.7	5.1	1,600	1,700	1,600	1,800	100	100	200	100
Unmarried, no dependents	7.8	5.4	5.3	3.6	‡	‡	‡	‡	100	100	100	100
Married, no dependents	7.3	1.7	1.8	1.3	‡	‡	‡	‡	100	#	#	#
Unmarried, with dependents	16.9	11.4	15.7	6.5	‡	‡	‡	‡	300	200	200	100
Married, with dependents	5.0	2.8	12.3	6.9	‡	‡	‡	‡	100	100	200	100
Family income												
Dependent students												
Lowest quarter	10.4	8.2	9.5	8.6	‡	‡	‡	‡	100	100	100	100
Lower middle quarter	4.4	3.5	2.4	3.6	‡	‡	‡	‡	100	100	#	100
Upper middle quarter	2.3	1.1	1.1	1.3	‡	‡	‡	‡	#	#	#	#
Highest quarter	0.9	0.8	0.9	#	‡	‡	‡	‡	#	#	#	#
Independent students												
Lowest quarter	10.5	9.2	16.1	7.4	‡	‡	‡	‡	200	200	300	100
Lower middle quarter	10.7	3.7	9.1	4.0	‡	‡	‡	‡	100	100	200	100
Upper middle quarter	4.4	0.3	6.6	5.7	‡	‡	‡	‡	100	#	100	100
Highest quarter	2.0	#	#	0.8	‡	‡	‡	‡	#	#	#	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Public 4-Year Institutions

Table A-2.1. Tuition and net tuition

- The average tuition (in constant 1999 dollars) among full-time, full-year undergraduates enrolled at public 4-year institutions increased from $2,800 to $4,200 between 1989–90 and 1999–2000. These averages include out-of-state tuition charges, which are higher than the average in-state amounts.
- Net tuition is defined in this study as the amount of tuition minus all grants received (up to the amount of tuition).[2] The average net tuition increased from $1,900 to $2,700 between 1989–90 and 1999–2000.

Table A-2.2. Price of attendance and net price of attendance

- The price of attendance is equal to the total amount of tuition and fees plus all living expenses. The average price of attendance among full-time, full-year undergraduates enrolled in public 4-year institutions increased from $10,200 to $12,500 (in constant 1999 dollars) between 1989–90 and 1999–2000.
- The net price of attendance is equal to the total price of attendance minus all grant and loan aid received. Between 1989–90 and 1999–2000, no measurable change was observed in the average net price of attendance (about $7,600 in both years) but this study found that the average had decreased among both dependent and independent undergraduates in the lowest income quarter (low-income dependent students: $5,700 to $5,200; low-income independent students: $6,300 to $4,700) and increased for those in the highest income quarter (dependent: $9,600 to $10,200; independent: $9,200 to $10,400). Among categories of independent students, the average net price increased for single parents ($5,400 vs. $6,900) but decreased for all others, except those who were married with no dependents, in which case there was insufficient evidence to show there was a change.

Table A-2.3. Financial need and remaining financial need

- Financial need is the amount of need-based financial aid for which the student is eligible, and is equal to the total price of attendance minus the expected family contribution (EFC). The average amount of financial need for all full-time students increased from $4,700 to $6,200 between 1989–90 and 1999–2000. However, for both dependent and independent undergraduates in the highest income quarters, the average

[2]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero. In 1989–90, 24 percent of full-time, full-year undergraduates at public 4-year institutions had a negative or zero net tuition; in 1999–2000, it was 26 percent (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

amount of financial need decreased during those years. Among categories of independent students, the average need decreased for married students without any dependents ($9,100 to $7,200) while it increased for all others. After HEA-92 went into effect, married students without any dependents could no longer claim a spouse as a dependent, which increased their expected family contribution (EFC), leading to a lower level of financial need.[3]

- Remaining financial need (also known as unmet need) is the amount of financial need that remains after all financial aid is received. Remaining need is inversely related to levels of EFC and amounts of financial aid: when the EFC or the amount of aid received increases, the remaining need decreases. The average amount of remaining need increased among dependent undergraduates in the two lowest income quarters (lowest quarter: $2,800 to $3,600; lower-middle quarter: $2,400 to $3,000) and decreased among those in the highest income quarter ($1,700 to $200). Among independent undergraduates, the average amount of remaining need increased among those in the lower middle-income quarter ($3,000 to $4,600) while it declined among those in the two highest income quarters (upper middle quarter: $4,400 to $2,500; highest quarter: $3,800 to $800). When analyzed by marital status, the average remaining need decreased among married students while it grew among those who were unmarried.

Table A-2.4. Percentage receiving financial aid and average amount of total aid received

- Financial aid includes any grant, scholarship, loan, work-study, or other type of aid. The proportion of full-time, full-year undergraduates enrolled at public 4-year institutions who received any type of financial aid grew from 52 percent to 73 percent between 1989–90 and 1999–2000. However, the likelihood of receiving financial aid decreased for single parents. About 90 percent of single parents received some form of financial aid in 1989–90, but that proportion dropped to 72 percent in 1999–2000.
- Among those receiving financial aid, the average amount received increased from $5,200 to $7,100 (in constant 1999 dollars) between 1989–90 and 1999–2000.

Table A-2.5. Percentage of price met by financial aid and percentage of financial aid awarded as grants

- Among those receiving some form of financial aid, the percentage of the total price of attendance that was covered by financial aid increased from 49 percent to 56 percent between 1989–90 and 1999–2000.
- The percentage of total financial aid that was awarded in the form of grants decreased from 54 percent to 46 percent between 1989–90 and 1999–2000.

[3]The average EFC increased for married undergraduates with no dependents from $1,800 to $7,100 between 1989–90 and 1999–2000 (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

Table A-2.6. Percentage receiving loans and average loan amounts

- The percentage of those taking out loans increased from 31 percent to 50 percent between 1989–90 and 1999–2000. Rates of borrowing increased in particular among dependent undergraduates in the two highest income quarters (upper middle income: 21 percent vs. 49 percent; highest income: 10 percent vs. 32 percent). However, no measurable change was detected in the rate of borrowing among single parents (about one-half in both years).
- Among borrowers, the annual amount of loans taken out increased from an average of $3,600 to $5,700 (in constant 1999 dollars) between 1989–90 and 1999–2000.

Table A-2.7. Percentage receiving various types of loans

- The percentage taking out federal loans increased from 30 percent to 49 percent between 1989–90 and 1999–2000. However, no measurable change was detected in the percentage of single parents who took out federal loans in 1989–90 and 1999–2000 (about one-half in both years).
- The percentage taking out subsidized Stafford loans increased from 24 percent to 38 percent between 1989–90 and 1999–2000. The analysis did not detect, however, a change in the percentage of single parents taking out subsidized Stafford loans (about 45 percent).
- The percentage of all full-time, full-year undergraduates taking out unsubsidized Stafford loans grew substantially between 1989–90 and 1999–2000, increasing from 1 percent to 25 percent.
- The percentage that received a federal Perkins loan decreased from 8 percent in 1989–90 to 7 percent in 1999–2000.
- The percentage of parents of dependent students who borrowed a PLUS loan increased from 3 percent to 7 percent between 1989–90 and 1999–2000.
- The percentage that received a non-federal loan increased from 2 percent to 5 percent between 1989–90 and 1999–2000.

Table A-2.8. Average amounts of various types of loans among borrowers

- Among those taking out federal loans, the average amount borrowed increased from $3,500 to $5,400 between 1989–90 and 1999–2000.
- The average subsidized Stafford loan was higher in 1999–2000 than in 1989–90 ($3,500 vs. $3,100), but this varied by income level. While the average increased for those with incomes at or below the median, no measurable change was detected in the average received by those with incomes above the median.

- No measurable change was detected in the average amount borrowed from the unsubsidized Stafford loan program, which was about $3,500 in both 1989–90 and 1999–2000.
- Among borrowers, the average Perkins loan grew from $1,500 to $1,800 between 1989–90 and 1999–2000.
- Among dependent students whose parents took out a PLUS loan, the average loan amount increased from $4,400 to $6,400 between 1989–90 and 1999–2000.
- Among those receiving non-federal loans, the average amount borrowed grew from $2,800 to $3,900 between 1989–90 and 1999–2000.

Table A-2.10. Percentage receiving grant aid and average amount received

- Between 1989–90 and 1999–2000, the percentage receiving any type of grant aid increased from 42 percent to 55 percent. Independent students in the lowest income quarter were more likely to receive grants in 1999–2000 than in 1989–90 while no measurable changes were detected among independent students in the higher income categories. Also, the likelihood of receiving grant aid decreased among single parents, dropping from 84 percent to 64 percent.
- Among grant recipients, the average amount received increased between 1989–90 and 1999–2000 from $3,300 to $3,800. However, no measurable difference was detected in the average amount received by those in the highest income quarter.

Table A-2.11. Percentage receiving various types of grants

- No measurable change was observed in the overall percentage of full-time students receiving Pell Grants in 1989–90 and 1999–2000. However, the lowest income undergraduates (both dependent and independent) were more likely to receive Pell Grants in 1999–2000 than in 1989–90 while the highest income students were less likely to do so. Single parents also were less likely to receive Pell Grants in 1999–2000 than in 1989–90; their rate declined from 79 percent to 54 percent.
- No measurable difference was detected in the overall percentage of full-time students receiving a Supplemental Educational Opportunity Grant (SEOG) in 1989–90 and 1999–2000. However, independent students in the lowest income quarter were more likely to receive a SEOG in 1999–2000 than in 1989–90 (24 percent vs. 16 percent) while single parents were less likely to do so (16 percent vs. 34 percent).
- The proportion receiving a state-funded grant grew from 17 percent in 1989–90 to 22 percent in 1999–2000. However, single parents were less likely to receive a state grant, with recipients dropping from 47 percent to 25 percent between 1989–90 and 1999–2000.
- The percentage receiving institutional grant aid increased from 15 percent to 23 percent between 1989–90 and 1999–2000. However, no measurable changes were

detected among single parents and independent students with incomes above the median.

Table A-2.12. Average amounts of various types of grants

- Among Pell Grant recipients, the average amount received increased for all full-time dependent students between 1989–90 and 1999–2000 ($2,100 to $2,200). While the analysis did not find a difference in the average Pell Grant received by independent undergraduates (about $2,500 in both years), it found that independent students who had no dependents of their own received lower Pell Grants, on average, in 1999–2000 than in 1989–90.
- Among SEOG recipients, the average amount received decreased from $900 to $800 between 1989–90 and 1999–2000.
- Among those receiving a state-funded grant, the amount received increased from $1,400 to $1,900 between 1989–90 and 1999–2000.
- Among those receiving an institutional grant, the average amount received increased from $2,300 to $2,700 between 1989–90 and 1999–2000.

Table A-2.14. Percentage receiving work-study and average work-study awards

- The percentage receiving aid through work-study jobs increased from 8 percent to 9 percent between 1989–90 and 1999–2000. Full-time dependent students were more likely to have a work-study job in 1999–2000 than in 1989–90 (9 percent vs. 8 percent), but no measurable change was found in the percentage of independent students who received work-study support.
- Among those receiving work-study aid, the average amount received increased from $1,600 to $1,800 between 1989–90 and 1999–2000. Full-time dependent students received an average of $1,700 from work-study programs in 1999–2000, an increase from $1,500 in 1989–90. This study did not find a difference in the average work-study award received by independent students in 1989–90 and 1999–2000.

Table A-2.1. Average tuition and net tuition (in constant 1999 dollars) after grants (if any) for full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
				Public 4-year institutions				
Total	$2,800	$3,500	$4,100	$4,200	$1,900	$2,500	$2,800	$2,700
Dependency status								
Dependent students	2,900	3,700	4,200	4,300	2,100	2,800	3,100	2,900
Independent students	2,500	3,000	3,400	3,500	1,100	1,500	1,800	1,800
Unmarried, no dependents	2,500	3,100	3,600	3,800	1,200	1,500	2,100	1,900
Married, no dependents	2,400	2,900	3,200	3,400	1,500	1,900	2,400	2,100
Unmarried, with dependents	2,500	2,900	3,300	3,500	500	600	800	1,800
Married, with dependents	2,400	2,700	3,300	3,300	1,200	1,400	1,600	1,200
Family income								
Dependent students								
Lowest quarter	2,700	3,200	3,900	3,800	1,000	1,300	1,500	1,300
Lower middle quarter	2,800	3,400	3,900	4,100	2,000	2,400	2,500	2,600
Upper middle quarter	2,900	3,500	4,100	4,400	2,400	3,000	3,500	3,500
Highest quarter	3,100	4,200	4,900	4,900	2,800	3,800	4,500	4,100
Independent students								
Lowest quarter	2,500	3,100	3,500	3,600	900	1,000	1,200	1,300
Lower middle quarter	2,400	3,000	3,300	3,600	1,200	1,800	1,900	2,100
Upper middle quarter	2,400	2,800	3,600	3,300	1,300	1,800	2,600	2,200
Highest quarter	2,400	3,100	3,300	3,500	2,000	2,600	2,900	3,000

[1]Includes all tuition and required fees charged by the institution. Averages include students charged out-of-state fees.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 24 in 1989–90, 21 in 1992–93, 21 in 1995–96, and 26 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (in constant 1999 dollars) for full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	$10,200	$11,400	$11,800	$12,500	$7,700	$8,600	$7,800	$7,600	$10,000	$9,400	$8,600	$9,400
Dependency status												
Dependent students	10,000	11,200	11,700	12,400	8,000	9,000	8,100	8,000	11,800	11,100	9,900	11,200
Independent students	11,000	11,900	12,400	12,800	6,900	7,300	6,500	6,200	3,800	3,800	3,500	3,100
Unmarried, no dependents	10,900	11,900	12,200	12,900	6,800	7,300	6,200	5,800	5,300	5,000	2,900	2,700
Married, no dependents	10,900	11,900	12,300	13,000	7,500	8,200	8,300	7,200	1,800	2,600	7,500	7,100
Unmarried, with dependents	11,300	12,000	12,400	12,700	5,400	5,800	5,100	6,900	1,000	500	500	1,800
Married, with dependents	11,200	11,700	12,800	12,800	7,200	7,400	6,300	5,100	2,500	2,400	3,500	2,900
Family income												
Dependent students												
Lowest quarter	9,800	10,600	11,100	11,600	5,700	6,100	5,400	5,200	2,800	3,000	1,300	1,400
Lower middle quarter	9,700	10,900	11,300	12,000	7,500	7,900	6,900	7,400	6,500	6,200	3,900	5,000
Upper middle quarter	9,900	11,100	11,500	12,600	8,500	9,400	8,700	8,600	12,000	9,200	9,200	11,000
Highest quarter	10,400	11,900	12,700	13,200	9,600	10,800	10,700	10,200	23,800	21,800	22,200	24,500
Independent students												
Lowest quarter	10,900	11,800	12,200	12,800	6,300	6,200	5,100	4,700	2,700	2,500	500	800
Lower middle quarter	11,000	12,000	12,200	12,700	6,900	8,100	6,000	7,000	4,500	4,400	2,200	2,400
Upper middle quarter	11,100	11,700	12,700	13,100	7,400	8,500	8,500	7,100	4,600	3,900	5,400	5,500
Highest quarter	11,100	12,400	12,800	13,400	9,200	10,200	9,700	10,400	7,000	9,100	15,300	16,200

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.3. Average financial need and remaining need (in constant 1999 dollars) after receiving financial aid (if any) for full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average amount of financial need[1]				Average amount of remaining need after financial aid[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
				Public 4-year institutions				
Total	$4,700	$5,200	$6,000	$6,200	$2,300	$2,500	$2,400	$2,200
Dependency status								
Dependent students	3,800	4,200	5,100	5,100	2,000	2,100	2,200	1,900
Independent students	7,900	8,600	9,500	10,200	3,600	3,800	3,400	3,600
Unmarried, no dependents	6,700	7,600	9,600	10,400	2,700	2,900	3,400	3,200
Married, no dependents	9,100	9,600	6,700	7,200	5,600	5,500	3,000	2,100
Unmarried, with dependents	10,300	11,600	12,000	11,400	3,900	4,800	4,200	5,500
Married, with dependents	8,900	9,600	10,100	10,200	4,700	5,200	3,200	2,600
Family income								
Dependent students								
Lowest quarter	7,200	7,900	10,000	10,300	2,800	3,200	4,100	3,600
Lower middle quarter	4,600	5,500	7,500	7,200	2,400	2,700	3,200	3,000
Upper middle quarter	2,200	3,200	3,300	3,200	1,300	2,000	1,500	1,100
Highest quarter	2,100	1,400	900	700	1,700	1,000	400	200
Independent students								
Lowest quarter	8,500	9,500	11,700	12,100	3,700	3,700	4,000	3,700
Lower middle quarter	7,200	8,000	10,100	10,300	3,000	3,800	3,800	4,600
Upper middle quarter	8,100	8,400	7,500	7,800	4,400	5,000	3,100	2,500
Highest quarter	5,800	6,400	2,800	2,200	3,800	4,400	900	800

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero need.

[2]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero remaining need.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.4. Percentage of full-time, full-year undergraduates in public 4-year institutions who received financial aid and average amount of aid received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average amount of financial aid received by those receiving aid				Average amount of aid received among all full-time undergraduates[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	52.3	55.4	66.8	73.0	$5,200	$5,400	$6,600	$7,100	$2,700	$3,000	$4,400	$5,200
Dependency status												
Dependent students	47.5	49.7	63.4	70.8	4,700	4,900	6,100	6,600	2,200	2,400	3,800	4,600
Independent students	69.1	76.3	80.3	80.9	6,500	6,500	8,200	8,900	4,500	4,900	6,600	7,200
Unmarried, no dependents	69.1	76.3	78.9	84.2	6,400	6,500	8,400	9,200	4,400	5,000	6,600	7,700
Married, no dependents	60.8	67.4	69.0	77.8	5,900	6,200	6,600	8,100	3,600	4,200	4,600	6,300
Unmarried, with dependents	89.0	91.1	89.2	71.5	7,300	7,400	8,800	8,500	6,500	6,800	7,800	6,100
Married, with dependents	65.7	75.2	87.2	89.6	6,500	6,000	8,400	9,100	4,300	4,500	7,300	8,200
Family income												
Dependent students												
Lowest quarter	79.6	83.9	86.8	88.0	5,700	5,800	7,000	7,700	4,500	4,900	6,100	6,800
Lower middle quarter	54.5	63.6	74.4	75.4	4,400	5,100	6,300	6,500	2,400	3,200	4,700	4,900
Upper middle quarter	40.8	44.4	57.8	68.4	3,900	4,200	5,200	6,100	1,600	1,800	3,000	4,200
Highest quarter	21.9	29.4	41.2	55.3	3,800	3,900	5,300	5,700	800	1,200	2,200	3,100
Independent students												
Lowest quarter	73.3	85.7	90.1	87.5	6,800	7,000	8,700	9,800	5,000	6,000	7,900	8,600
Lower middle quarter	72.4	68.7	81.8	77.6	6,100	6,100	8,300	7,900	4,400	4,200	6,800	6,100
Upper middle quarter	63.5	67.0	70.6	80.2	6,200	5,200	7,300	8,200	3,900	3,500	5,100	6,600
Highest quarter	44.7	48.1	53.5	51.8	4,900	4,700	6,200	6,200	2,200	2,300	3,300	3,200

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Includes zero values (i.e., those not receiving any financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.5. Percentage of full-time, full-year undergraduates in public 4-year institutions who received financial aid, percentage of total price of attendance met by financial aid, and percentage of aid received in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of the total price of attendance met by aid among financial aid recipients[2]				Percent of financial aid awarded in form of grants[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	52.3	55.4	66.8	73.0	48.8	47.3	55.7	56.4	54.3	51.7	43.5	45.8
Dependency status												
Dependent students	47.5	49.7	63.4	70.8	45.5	44.1	52.5	52.7	54.7	52.3	45.3	46.8
Independent students	69.1	76.3	80.3	80.9	57.0	54.9	65.9	68.4	53.0	50.4	37.9	42.6
Unmarried, no dependents	69.1	76.3	78.9	84.2	56.6	54.5	68.6	70.4	53.4	49.8	33.3	38.2
Married, no dependents	60.8	67.4	69.0	77.8	52.4	53.7	53.8	61.7	44.3	41.5	33.2	33.8
Unmarried, with dependents	89.0	91.1	89.2	71.5	63.4	61.9	71.1	67.1	63.1	59.5	53.8	52.3
Married, with dependents	65.7	75.2	87.2	89.6	56.9	52.6	65.1	70.2	51.1	52.3	38.4	44.9
Family income												
Dependent students												
Lowest quarter	79.6	83.9	86.8	88.0	57.4	55.4	63.1	66.2	66.0	60.4	62.9	62.8
Lower middle quarter	54.5	63.6	74.4	75.4	43.6	45.8	55.0	52.6	51.0	44.8	41.7	43.7
Upper middle quarter	40.8	44.4	57.8	68.4	36.3	36.2	44.7	47.5	45.8	46.3	34.0	34.4
Highest quarter	21.9	29.4	41.2	55.3	33.6	31.6	41.0	41.4	48.8	51.0	36.0	44.3
Independent students												
Lowest quarter	73.3	85.7	90.1	87.5	60.9	59.4	70.9	75.4	59.4	56.2	45.7	46.3
Lower middle quarter	72.4	68.7	81.8	77.6	54.0	51.3	66.8	63.0	45.4	41.9	32.5	42.6
Upper middle quarter	63.5	67.0	70.6	80.2	53.1	45.1	57.1	61.4	50.9	45.1	31.3	30.6
Highest quarter	44.7	48.1	53.5	51.8	41.1	38.4	47.5	42.9	39.5	37.3	20.1	35.7

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.6. Percentage of full-time, full-year undergraduates in public 4-year institutions who received any student loans and average annual amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	30.6	33.7	45.7	49.7	$3,600	$4,100	$5,400	$5,700	$1,100	$1,400	$2,400	$2,800
Dependency status												
Dependent students	26.0	28.6	41.6	46.6	3,300	3,900	5,000	5,300	900	1,100	2,100	2,500
Independent students	47.3	52.4	62.0	60.7	4,100	4,600	6,200	6,700	1,900	2,400	3,800	4,100
Unmarried, no dependents	48.6	53.0	65.1	65.9	3,900	4,600	6,300	7,000	1,900	2,400	4,100	4,600
Married, no dependents	43.1	47.5	46.0	58.8	4,500	4,600	6,200	7,000	1,900	2,200	2,900	4,100
Unmarried, with dependents	52.6	62.1	65.7	49.6	4,400	4,400	5,700	6,000	2,300	2,700	3,700	3,000
Married, with dependents	44.5	49.3	67.5	67.7	4,400	4,800	6,300	6,900	2,000	2,400	4,300	4,700
Family income												
Dependent students												
Lowest quarter	45.2	52.2	51.9	55.6	3,000	3,500	4,300	4,600	1,300	1,800	2,200	2,500
Lower middle quarter	32.3	42.6	54.6	52.5	3,200	3,900	5,000	5,000	1,000	1,700	2,700	2,600
Upper middle quarter	20.9	24.0	39.7	49.2	3,800	4,100	5,200	5,700	800	1,000	2,100	2,800
Highest quarter	9.9	13.3	24.7	32.0	4,100	4,700	6,100	6,100	400	600	1,500	2,000
Independent students												
Lowest quarter	48.4	58.1	69.6	68.4	3,900	4,500	5,900	6,700	1,900	2,600	4,100	4,600
Lower middle quarter	53.1	49.9	66.8	54.2	4,300	4,900	6,600	6,500	2,300	2,400	4,400	3,500
Upper middle quarter	41.4	43.2	49.8	62.3	4,400	4,700	6,100	7,100	1,800	2,000	3,100	4,400
Highest quarter	30.7	32.7	40.4	33.4	4,300	4,600	6,300	7,200	1,300	1,500	2,600	2,400

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.7. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal and non-federal student loans, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received federal loans		Percent who received a subsidized Stafford loan		Percent who received an unsubsidized Stafford loan or Supplemental Loan for Students		Percent who received a Perkins loan		Percent who received a PLUS loan[1]		Percent who received a non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 4-year institutions						
Total	29.9	48.7	24.4	37.9	1.4	24.7	8.1	6.7	†	†	2.1	5.2
Dependency status												
Dependent students	25.2	45.5	19.7	33.0	0.2	21.1	6.5	5.9	3.3	6.8	2.1	5.3
Independent students	46.7	60.2	41.3	55.8	5.8	37.4	13.7	9.6	†	†	2.3	4.7
Unmarried, no dependents	48.1	65.5	43.2	61.5	7.5	41.8	12.5	10.1	†	†	1.7	4.1
Married, no dependents	42.7	57.4	37.2	51.4	4.3	40.3	12.7	3.6	†	†	3.1	5.8
Unmarried, with dependents	52.2	49.4	44.5	44.0	4.0	28.5	24.5	10.9	†	†	3.9	3.9
Married, with dependents	43.3	66.9	37.5	64.1	2.9	39.6	12.2	10.8	†	†	2.5	6.5
Family income												
Dependent students												
Lowest quarter	44.7	54.8	36.0	52.0	0.4	9.1	15.6	12.2	1.5	3.3	1.9	5.3
Lower middle quarter	31.8	51.3	26.0	47.8	0.2	15.5	9.0	9.4	2.7	6.9	1.9	6.1
Upper middle quarter	19.7	48.0	15.0	29.6	0.1	30.7	2.8	2.8	4.9	10.1	2.7	6.1
Highest quarter	8.9	30.8	5.3	8.2	0.1	27.0	0.7	0.6	3.8	6.5	1.8	3.8
Independent students												
Lowest quarter	47.7	68.0	42.5	64.1	6.2	41.4	14.6	13.2	†	†	2.3	4.8
Lower middle quarter	52.8	53.5	45.8	49.9	7.2	33.5	15.6	7.9	†	†	2.1	3.9
Upper middle quarter	40.7	61.7	35.4	57.0	4.5	38.7	10.9	5.1	†	†	1.9	6.6
Highest quarter	30.0	32.4	28.1	22.0	0.6	24.7	6.2	0.9	†	†	3.0	3.9

†Not applicable.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.8. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal student loans among full-time, full-year undergraduates enrolled in public 4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average annual subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average annual Perkins loan		Average annual PLUS loan[1]		Average annual non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 4-year institutions						
Total	$3,500	$5,400	$3,100	$3,500	$3,500	$3,400	$1,500	$1,800	†	†	$2,800	$3,900
Dependency status												
Dependent students	3,200	5,000	2,800	3,200	‡	3,300	1,400	1,700	4,400	6,400	2,900	3,800
Independent students	4,100	6,500	3,500	4,200	3,400	3,600	1,700	1,900	†	†	2,200	4,200
Unmarried, no dependents	3,800	6,800	3,200	4,300	3,100	3,800	1,500	2,000	†	†	‡	4,000
Married, no dependents	4,400	6,800	3,800	4,200	‡	4,000	1,900	‡	†	†	‡	‡
Unmarried, with dependents	4,300	5,700	3,600	4,100	‡	3,000	1,900	1,600	†	†	‡	‡
Married, with dependents	4,400	6,500	3,900	4,100	‡	3,700	2,000	2,100	†	†	‡	4,600
Family income												
Dependent students												
Lowest quarter	2,900	4,300	2,800	3,400	‡	2,300	1,500	1,700	‡	5,300	‡	2,900
Lower middle quarter	3,100	4,700	2,800	3,200	‡	2,400	1,300	1,700	3,800	5,500	‡	3,100
Upper middle quarter	3,500	5,300	2,800	2,900	‡	3,300	1,500	1,500	4,600	6,400	3,700	4,400
Highest quarter	3,900	5,800	2,800	2,500	‡	3,900	‡	‡	4,800	7,900	‡	4,800
Independent students												
Lowest quarter	3,900	6,500	3,400	4,300	3,000	3,300	1,600	1,900	†	†	‡	4,200
Lower middle quarter	4,200	6,400	3,500	4,100	3,700	3,500	1,900	1,900	†	†	‡	3,200
Upper middle quarter	4,300	6,600	3,700	3,900	‡	4,500	2,000	‡	†	†	‡	‡
Highest quarter	4,200	6,700	3,700	3,500	‡	5,600	‡	‡	†	†	‡	‡

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each loan type were calculated by including only those who received the specific type of loan.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.9. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in public 4-year institutions through various federal and non-federal student loan programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average Perkins loan		Average PLUS loan[1]		Average non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Public 4-year institutions						
Total	$1,000	$2,600	$700	$1,300	#	$800	$100	$100	†	†	$60	$200
Dependency status												
Dependent students	800	2,300	600	1,000	#	700	100	100	100	400	100	200
Independent students	1,900	3,900	1,400	2,300	200	1,400	200	200	†	†	#	200
Unmarried, no dependents	1,800	4,400	1,400	2,700	200	1,600	200	200	†	†	#	200
Married, no dependents	1,900	3,900	1,400	2,200	200	1,600	200	100	†	†	100	200
Unmarried, with dependents	2,200	2,800	1,600	1,800	100	800	500	200	†	†	100	200
Married, with dependents	1,900	4,400	1,500	2,600	100	1,500	200	200	†	†	100	300
Family income												
Dependent students												
Lowest quarter	1,300	2,400	1,000	1,800	#	200	200	200	100	200	#	200
Lower middle quarter	1,000	2,400	700	1,500	#	400	100	200	100	400	100	200
Upper middle quarter	700	2,600	400	800	#	1,000	#	#	200	600	100	300
Highest quarter	300	1,800	200	200	#	1,100	#	#	200	500	100	200
Independent students												
Lowest quarter	1,900	4,400	1,400	2,800	200	1,300	200	300	†	†	#	200
Lower middle quarter	2,200	3,400	1,600	2,100	300	1,200	300	100	†	†	100	100
Upper middle quarter	1,700	4,100	1,300	2,200	200	1,800	200	100	†	†	100	300
Highest quarter	1,300	2,200	1,000	800	#	1,400	100	#	†	†	#	200

#Rounds to zero.

†Not applicable.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving any loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.10. Percentage of full-time, full-year undergraduates in public 4-year institutions who received any grants and average grant amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	41.9	44.0	49.8	55.2	$3,300	$3,100	$3,300	$3,800	$1,400	$1,400	$1,600	$2,100
Dependency status												
Dependent students	36.5	38.0	45.8	51.7	3,200	3,000	3,300	3,800	1,200	1,100	1,500	1,900
Independent students	60.7	65.9	65.6	67.7	3,600	3,300	3,200	3,800	2,200	2,200	2,100	2,600
Unmarried, no dependents	61.7	65.4	63.6	69.1	3,500	3,400	3,000	3,700	2,200	2,200	1,900	2,500
Married, no dependents	47.3	51.6	44.5	52.1	2,900	2,900	2,600	3,300	1,400	1,500	1,200	1,700
Unmarried, with dependents	83.6	89.4	88.8	64.4	4,400	4,000	4,100	4,300	3,600	3,500	3,600	2,800
Married, with dependents	56.8	66.4	72.2	79.8	3,600	2,900	3,200	3,700	2,000	1,900	2,300	3,000
Family income												
Dependent students												
Lowest quarter	75.3	77.7	81.8	85.0	3,700	3,500	4,300	4,600	2,800	2,700	3,500	3,900
Lower middle quarter	42.8	48.6	59.4	58.0	2,700	2,700	2,900	3,400	1,100	1,300	1,700	2,000
Upper middle quarter	24.5	27.8	31.3	38.6	2,500	2,600	2,400	3,100	600	700	800	1,200
Highest quarter	12.0	17.8	19.6	31.7	3,100	2,600	2,700	3,200	400	500	500	1,000
Independent students												
Lowest quarter	68.8	80.6	85.5	81.4	3,900	3,700	3,500	4,300	2,700	3,000	3,000	3,500
Lower middle quarter	60.6	53.5	62.6	61.5	3,000	2,800	3,000	3,500	1,800	1,500	1,900	2,100
Upper middle quarter	53.3	51.4	49.4	54.6	3,500	2,300	2,500	2,800	1,900	1,200	1,200	1,500
Highest quarter	26.8	29.7	20.4	25.8	2,500	2,200	2,200	2,200	700	700	500	600

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-2.11. Percentage of full-time, full-year undergraduates in public 4-year institutions who received various types of grant aid, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received a Pell Grant		Percent who received a Supplemental Educational Opportunity Grant (SEOG)		Percent who received state-funded grants		Percent who received institutional grants		Percent who received grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 4-year institutions					
Total	26.9	28.9	7.5	8.0	16.5	21.8	14.9	23.4	6.8	14.6
Dependency status										
Dependent students	20.5	21.8	5.6	5.8	14.2	20.6	15.1	24.0	6.7	15.6
Independent students	49.8	54.8	14.1	16.1	25.0	26.1	14.5	21.2	6.8	10.9
Unmarried, no dependents	53.1	55.7	12.0	16.7	24.7	28.9	12.6	20.5	5.8	9.8
Married, no dependents	22.6	33.7	8.1	9.4	17.7	17.0	16.7	26.5	7.7	11.8
Unmarried, with dependents	78.9	53.8	34.5	15.9	46.7	25.2	20.1	19.5	11.0	11.1
Married, with dependents	47.3	68.1	14.3	19.7	20.6	28.1	15.3	21.4	7.1	12.0
Family income										
Dependent students										
Lowest quarter	65.1	72.6	17.5	20.0	34.9	40.4	20.7	31.6	11.1	13.6
Lower middle quarter	22.0	21.8	6.1	5.0	17.6	26.2	16.9	26.9	9.1	17.0
Upper middle quarter	4.2	1.2	1.4	0.6	6.3	12.4	15.7	21.4	5.1	16.0
Highest quarter	0.5	0.1	0.1	#	2.4	7.5	8.1	17.7	2.7	15.6
Independent students										
Lowest quarter	62.7	76.0	16.2	24.2	27.3	32.3	15.0	24.9	5.8	10.1
Lower middle quarter	47.0	42.4	14.0	10.7	27.3	23.7	14.8	20.3	5.6	11.6
Upper middle quarter	34.4	35.1	11.8	7.4	21.4	18.6	14.7	14.8	12.1	12.4
Highest quarter	10.3	0.3	4.3	1.0	10.5	8.9	10.4	11.8	7.8	10.4

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.12. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal grant aid programs among full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 4-year institutions					
Total	$2,200	$2,300	$900	$800	$1,400	$1,900	$2,300	$2,700	$1,800	$2,000
Dependency status										
Dependent students	2,100	2,200	1,000	900	1,400	2,000	2,400	2,900	1,600	2,000
Independent students	2,500	2,500	800	700	1,400	1,700	1,900	2,100	2,500	1,800
Unmarried, no dependents	2,500	2,400	700	700	1,400	1,800	2,000	2,000	2,100	1,600
Married, no dependents	2,400	2,000	‡	800	1,400	1,600	2,000	1,900	‡	1,700
Unmarried, with dependents	2,700	2,800	1,000	700	1,300	1,700	1,500	2,500	‡	2,100
Married, with dependents	2,300	2,500	800	800	1,200	1,700	1,800	2,100	‡	1,900
Family income										
Dependent students										
Lowest quarter	2,300	2,400	1,000	900	1,500	2,200	2,000	2,500	1,400	2,100
Lower middle quarter	1,500	1,400	900	800	1,200	2,000	2,300	2,700	1,500	2,200
Upper middle quarter	1,300	‡	‡	‡	1,300	1,800	2,500	3,100	1,700	1,800
Highest quarter	‡	‡	‡	‡	2,000	1,700	3,300	3,300	2,000	2,000
Independent students										
Lowest quarter	2,800	2,600	800	700	1,400	1,800	2,100	2,100	2,200	2,000
Lower middle quarter	2,100	2,500	800	700	1,300	1,700	1,300	1,900	‡	1,800
Upper middle quarter	2,100	1,600	900	‡	1,500	1,500	2,400	3,200	3,200	1,500
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each grant type were calculated by including only those who received the specific type of grant.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.13. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in public 4-year institutions through federal and non-federal grant aid programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Public 4-year institutions					
Total	$600	$700	$100	$100	$200	$400	$300	$600	$100	$300
Dependency status										
Dependent students	400	500	100	#	200	400	400	700	100	300
Independent students	1,300	1,400	100	100	300	500	300	400	200	200
Unmarried, no dependents	1,400	1,300	100	100	400	500	300	400	100	200
Married, no dependents	500	700	100	100	300	300	300	500	200	200
Unmarried, with dependents	2,100	1,500	400	100	600	400	300	500	200	200
Married, with dependents	1,100	1,700	100	200	300	500	300	400	200	200
Family income										
Dependent students										
Lowest quarter	1,500	1,800	200	200	500	900	400	800	200	300
Lower middle quarter	300	300	100	#	200	500	400	700	100	400
Upper middle quarter	100	#	#	#	100	200	400	700	100	300
Highest quarter	#	#	#	#	#	100	300	600	100	300
Independent students										
Lowest quarter	1,700	2,000	100	200	400	600	300	500	100	200
Lower middle quarter	1,000	1,100	100	100	300	400	200	400	100	200
Upper middle quarter	700	600	100	100	300	300	400	500	400	200
Highest quarter	200	#	#	#	100	200	100	200	100	200

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-2.14. Percentage of full-time, full-year undergraduates in public 4-year institutions who received work-study aid and average amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	7.8	8.2	8.4	9.3	$1,600	$1,600	$1,500	$1,800	$100	$100	$100	$200
Dependency status												
Dependent students	7.5	7.7	8.3	9.4	1,500	1,600	1,400	1,700	100	100	100	200
Independent students	8.9	10.3	8.6	8.7	1,800	1,600	1,800	1,900	200	200	200	200
Unmarried, no dependents	8.3	8.9	8.6	10.3	1,600	1,600	2,000	2,100	100	100	200	200
Married, no dependents	8.1	13.4	4.4	6.6	‡	1,900	‡	‡	100	300	100	100
Unmarried, with dependents	15.5	18.7	16.4	9.2	‡	1,800	1,600	1,900	300	300	300	200
Married, with dependents	8.0	8.1	6.4	6.3	‡	1,200	‡	1,800	100	100	100	100
Family income												
Dependent students												
Lowest quarter	17.3	16.3	14.1	17.3	1,600	1,600	1,400	1,700	300	300	200	300
Lower middle quarter	9.6	12.3	11.2	13.4	1,500	1,500	1,400	1,700	100	200	200	200
Upper middle quarter	4.0	4.5	6.0	6.0	1,400	1,700	1,500	1,600	100	100	100	100
Highest quarter	1.3	2.7	3.5	2.7	‡	1,300	1,400	1,800	#	#	#	#
Independent students												
Lowest quarter	11.6	13.5	14.2	14.1	1,900	1,700	1,900	1,800	200	200	300	300
Lower middle quarter	6.8	8.0	4.5	3.8	1,600	1,500	‡	2,200	100	100	100	100
Upper middle quarter	7.9	6.5	4.7	4.5	‡	‡	‡	‡	100	100	100	100
Highest quarter	1.3	2.3	2.5	0.5	‡	‡	‡	‡	#	#	#	#

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Private Not-for-Profit 4-Year Institutions

Table A-3.1. Tuition and net tuition

- The average tuition (in constant 1999 dollars) for full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions increased between 1989–90 and 1999–2000, from $11,500 to $14,800. Independent undergraduates had lower levels of tuition than dependent undergraduates in both years (in 1989–90: $8,800 vs. $12,000; in 1999–2000: $9,700 vs. $15,900).
- Net tuition is defined in this study as the amount of tuition minus all grants received (up to the amount of tuition).[4] The average net tuition increased between 1989–90 and 1999–2000, from $7,600 to $8,800.

Table A-3.2. Price of attendance and net price of attendance

- The price of attendance is equal to the total amount of tuition and fees plus all living expenses. The average price of attendance (in constant 1999 dollars) among full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions was $23,400 in 1999–2000, an increase from $19,000 in 1989–90.
- The net price of attendance is equal to the total price of attendance minus all grant and loan aid received. No measurable change was detected in the overall average net price of attendance between 1989–90 and 1999–2000. However, the average net price of attendance grew among single parents from $6,700 in 1989–90 to $11,700 in 1999–2000.

Table A-3.3. Financial need and remaining financial need

- Financial need is the amount of need-based financial aid for which the student is eligible, and is equal to the total price of attendance minus the expected family contribution (EFC). Among full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions, the average amount of financial need was greater in 1999–2000 than in 1989–90 ($14,200 vs. $11,000). However, among those in the highest income quarter, the average need dropped among independent students ($11,300 to $7,800) and no measurable change was observed among dependent students. The average level of need also decreased among married students without dependents ($14,300 to $11,100). After HEA-92 went into effect, married students without any dependents could no longer claim a spouse as a dependent, which

[4]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero. In 1989–90, 11 percent of all full-time, full-year undergraduates enrolled at private not-for-profit 4-year institutions had a negative or zero net tuition; in 1999–2000, it was 12 percent (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

increased their expected family contribution (EFC), and lead to a lower level of financial need.[5]

- Remaining financial need (also known as unmet need) is the amount of financial need that remains after all financial aid is received. Remaining need is inversely related to levels of EFC and amounts of financial aid: when the EFC or the amount of aid received increases, the remaining need decreases. Between 1989–90 and 1999–2000, increases in the average amount of remaining financial need were found among undergraduates with incomes at or below the median. The average amount of unmet need decreased among married students, but increased among single parents ($5,500 to $10,400).

Table A-3.4. Percentage receiving financial aid and average amount received

- Financial aid includes any grant, scholarship, loan, work-study, or other type of aid. Full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions were more likely to receive financial aid in 1999–2000 than in 1989–90 (85 percent to 74 percent). While dependent students were more likely to receive aid in 1999–2000 (85 vs. 71 percent), no measurable change was detected among independent students. Single parents were less likely to receive financial aid in 1999–2000 than in 1989–90 (80 percent vs. 100 percent).
- Among aid recipients, between 1989–90 and 1999–2000, the average amount of total aid received grew among both dependent and independent students, increasing from $9,200 to $13,800 overall.

Table A-3.5. Percentage of price met by financial aid and percentage of financial aid awarded as grants

- Among those who received any type of financial support, the proportion of the price of attendance that was covered by financial aid increased between 1989–1990 and 1999–2000, from 50 percent to 59 percent. No measurable change, however, was detected among independent undergraduates.
- Grants constituted a smaller proportion of the financial aid package received in 1999–2000 than in 1989–1990 (62 percent to 56 percent).

Table A-3.6. Percentage receiving loans and average amount received

- Full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions were more likely to take out loans in 1999–2000 than in 1989–90 (62 percent vs. 47 percent). Dependent students were more likely to take out a loan in 1999–2000 than in 1989–90 (63 percent vs. 45 percent), but no measurable change was detected in the rate

[5]The average EFC increased for married undergraduates with no dependents from $2,100 to $7,800 between 1989–90 and 1999–2000 (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

of borrowing among independent undergraduates (about 58 percent in both years). Single parents were less likely to borrow in 1999–2000 than in 1989–90 (47 percent vs. 63 percent).

- Among those who took out a loan, the average amount borrowed increased between 1989–90 and 1999–2000, from $4,600 to $7,700 (in constant 1999 dollars).

Table A-3.7. Percentage receiving various types of loans

- Full-time dependent undergraduates were more likely to take out federal loans in 1999–2000 than in 1989–90 (62 percent vs. 43 percent). However, no measurable change was observed in the percentage of independent students who received such loans and the percentage of single parents who borrowed in 1999–2000 (46 percent) was lower than the percentage of borrowers in 1989–90 (63 percent).
- Regardless of income, full-time dependent undergraduates were more likely to take out subsidized Stafford loans in 1999–2000 than in 1989–1990 (50 percent vs. 37 percent). However, no measurable change was detected among independent students (about 51 percent in both years), except that single parents (42 percent vs. 60 percent) and independent undergraduates in the highest income quarter (32 percent vs. 48 percent) were less likely to borrow a subsidized Stafford loan in 1999–2000 than in 1989–90.
- Both dependent and independent students were more likely to take out an unsubsidized loan in 1999–2000 than in 1989–90 (24 vs. 2 percent, overall).
- Independent undergraduates were less likely to receive a Perkins loan in 1999–2000 than in 1989–90 (9 percent vs. 16 percent). However, no measurable change was detected among dependent students in their likelihood of receiving a Perkins loan during this time (about 15 percent).
- Parents of dependent students were more likely to take out PLUS loans in 1999–2000 than in 1989–90 (12 vs. 6 percent).
- Both dependent and independent undergraduates were more likely to take out non-federal loans in 1999–2000 than in 1989–90 (14 vs. 3 percent, overall).

Table A-3.8. Average amounts of various types of loans among borrowers

- Among those who took out federal loans, the average amount borrowed (in constant 1999 dollars) increased between 1989–90 and 1999–2000, from $4,400 to $6,500.
- The average subsidized Stafford loan amount increased between 1989–90 and 1999–2000, from $3,600 to $3,800.
- Among students who took out unsubsidized Stafford loans, the average amount decreased from $4,200 in 1989–90 to $3,600 in 1999–2000. However, no measurable change was detected in the average amount borrowed by independent undergraduates (about $4,500).

- No measurable difference was detected in the average Perkins loan, which was about $1,800 in both 1989–90 and 1999–2000 among students who took out such loans.
- The average PLUS loan increased from $4,600 to $9,000 between 1989–90 and 1999–2000.
- The average amount of non-federal loans was higher in 1999–2000 than in 1989–90 ($5,800 vs. $3,900).

Table A-3.10. Percentage receiving grant aid and average amount received

- Among full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions, the percentage who received grants increased between 1989–90 and 1999–2000, from 67 to 76 percent. While dependent students were more likely to receive grants in 1999–2000 than in 1989–90 (76 percent vs. 65 percent), the analysis failed to find a difference in the percentage of independent undergraduates receiving grants (just under 80 percent in both years). Also, single parents (77 percent vs. 97 percent) and independent undergraduates in the highest income quarter (47 percent vs. 61 percent) were less likely to receive a grant in 1999–2000 than in 1989–90.
- Between 1989–90 and 1999–2000, the average amount of total grant aid received increased from $6,000 to $8,400. Among dependent undergraduates, the average grew from $6,200 to $9,000. However, no significant difference in the average grant amount was detected among independent students.

Table A-3.11. Percentage receiving various types of grants

- In 1999–2000, the percentage of Pell Grant recipients increased among dependent students in the lowest income quarter (69 percent to 79 percent) and decreased among those in the two highest income quarters. Among independent undergraduates, the percentage receiving Pell Grants decreased among all but those in the lowest income quarter, in which no significant difference in the proportion receiving Pell Grants was detected.
- Both dependent (40 percent vs. 29 percent) and independent (33 percent vs. 23 percent) undergraduates in the lowest income quarter were more likely to receive a Supplemental Educational Opportunity Grant (SEOG) in 1999–2000 than in 1989–90.
- No measurable change was detected in the rate at which full-time undergraduates received state grants in 1989–90 and 1999–2000. However, independent undergraduates were less likely to receive a state-funded grant in 1999–2000 if they were in the highest income quarter (12 percent vs. 22 percent) or if they were single parents (27 percent vs. 50 percent).
- Between 1989–1990 and 1999–2000, the percentage of undergraduates receiving institutional grants increased from 48 to 60 percent. Dependent students were more likely to receive institutional grant aid in 1999–2000 than in 1989–90 (65 percent vs. 49 percent), but no measurable change was detected among independent students

(about 40 percent in both years). However, the likelihood of receiving an institutional grant among independent students in the highest income quarter decreased from 40 percent to 19 percent.

Table A-3.12. Average amount of various types of grants received among those receiving grant aid

- Between 1989–90 and 1999–2000, a decrease in the average Pell Grant award was detected among independent undergraduates ($2,600 to $2,400) but no measurable change was detected in the average amount received by dependent undergraduates, who received about $2,100 in both years.
- Among undergraduates receiving SEOG grants, no significant difference was found in the average amount received between 1989–90 and 1999–2000 (about $1,200).
- Among all recipients of state grants, no measurable change was detected in the average amount received between 1989–90 and 1999–2000 (about $2,500).
- Among undergraduates receiving institutional grants, the average amount increased between 1989–1990 and 1999–2000, from $4,700 to $7,200.

Table A-3.14. Percentage receiving work-study aid and average amount received

- Among full-time, full-year undergraduates, a higher percentage participated in a work-study program in 1999–2000 than in 1989–90 (26 percent vs. 20 percent). While dependent students were more likely to receive work-study aid in 1999–2000 than in 1989–90 (29 percent vs. 21 percent), no measurable change was detected among the lowest income dependent students, whose participation rates were at 30 percent in 1989–90. The analysis did not find a difference in the percentage of independent students with work-study employment in 1989–90 and 1999–2000 (about 10 percent).
- On average, work-study participants received $1,600 from the program in 1999–2000, higher than the amount awarded in 1989–90, which was $1,400. However, no measurable change in the average work-study award was detected among independent students.

Table A-3.1. Average tuition and net tuition (in constant 1999 dollars) after grants (if any) for full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private not-for-profit 4-year institutions							
Total	$11,500	$13,100	$13,900	$14,800	$7,600	$8,900	$8,800	$8,800
Dependency status								
Dependent students	12,000	13,900	14,600	15,900	8,200	9,700	9,300	9,400
Independent students	8,800	9,400	10,200	9,700	4,700	5,300	6,200	5,800
Unmarried, no dependents	9,600	10,700	11,500	10,900	5,400	6,100	7,300	6,500
Married, no dependents	8,300	8,200	9,700	8,500	4,700	5,100	6,300	5,600
Unmarried, with dependents	7,400	8,400	9,300	11,000	2,300	3,700	4,900	6,800
Married, with dependents	7,800	7,800	8,500	7,700	4,200	4,100	5,100	4,100
Family income								
Dependent students								
Lowest quarter	10,000	11,400	12,900	13,000	4,200	4,500	5,600	4,700
Lower middle quarter	11,400	13,200	13,900	15,600	6,500	7,300	6,700	7,800
Upper middle quarter	11,900	14,000	14,700	16,100	8,000	8,500	9,600	9,300
Highest quarter	13,900	15,300	16,100	17,800	12,200	13,100	13,400	13,600
Independent students								
Lowest quarter	9,200	10,100	10,400	10,100	4,300	4,900	5,100	5,000
Lower middle quarter	8,100	9,800	9,500	10,000	4,200	6,100	5,700	6,400
Upper middle quarter	8,100	7,700	10,400	8,500	4,900	5,500	7,600	5,600
Highest quarter	9,400	8,800	10,300	9,400	6,600	5,700	7,900	7,400

[1]Includes all tuition and required fees charged by the institution.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 11 in 1989–90, 11 in 1992–93, 8 in 1995–96, and 12 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (in constant 1999 dollars) for full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	$19,000	$20,800	$21,400	$23,400	$12,800	$13,900	$12,400	$12,200	$11,600	$11,600	$9,700	$10,900
Dependency status												
Dependent students	19,400	21,500	22,000	24,400	13,400	14,700	12,900	12,800	13,200	13,400	10,700	12,400
Independent students	16,900	18,200	18,300	18,700	9,600	10,200	9,500	9,800	3,700	4,100	4,200	3,800
Unmarried, no dependents	17,700	19,100	19,300	19,800	10,200	10,800	9,800	8,800	5,000	5,300	3,500	3,500
Married, no dependents	16,400	17,500	17,400	17,900	9,800	10,700	9,300	10,100	2,100	4,100	8,500	7,800
Unmarried, with dependents	15,400	17,100	18,300	19,600	6,700	9,000	9,600	11,700	900	800	1,500	1,300
Married, with dependents	16,300	16,900	16,900	16,800	9,500	9,000	8,900	8,700	3,000	3,000	4,800	4,400
Family income												
Dependent students												
Lowest quarter	17,000	18,500	20,000	20,700	8,400	8,000	8,700	7,400	3,000	2,900	1,600	1,300
Lower middle quarter	18,600	20,700	21,000	24,200	10,800	11,000	9,300	10,800	6,400	5,900	3,700	4,900
Upper middle quarter	19,300	21,500	22,000	24,700	12,900	13,000	12,800	12,200	11,300	9,600	8,700	10,500
Highest quarter	21,800	23,100	23,900	26,700	19,000	19,400	18,400	17,900	25,900	23,500	23,200	26,000
Independent students												
Lowest quarter	17,200	18,500	18,100	18,600	9,100	9,500	7,700	8,600	2,300	2,900	600	700
Lower middle quarter	16,200	18,500	17,700	18,900	9,100	10,800	9,200	10,000	3,100	4,000	2,500	2,700
Upper middle quarter	16,300	16,700	19,200	18,000	10,000	11,100	11,500	9,500	4,700	4,100	5,000	5,800
Highest quarter	18,100	18,400	18,400	19,400	12,400	11,500	11,900	13,500	8,700	8,000	15,900	14,000

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.3. Average financial need and remaining need (in constant 1999 dollars) after receiving financial aid (if any) for full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average amount of financial need[1]				Average amount of remaining need after financial aid[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private not-for-profit 4-year institutions							
Total	$11,000	$11,800	$13,500	$14,200	$4,800	$4,700	$5,000	$4,600
Dependency status								
Dependent students	10,400	11,100	13,300	13,900	4,600	4,300	4,900	4,200
Independent students	13,700	14,500	14,700	15,300	6,100	6,100	5,800	6,500
Unmarried, no dependents	13,200	14,200	16,000	16,600	5,500	5,400	5,900	5,700
Married, no dependents	14,300	14,500	10,400	11,100	7,500	7,600	3,400	4,500
Unmarried, with dependents	14,500	16,300	16,900	18,300	5,500	7,700	7,800	10,400
Married, with dependents	13,700	13,900	13,500	13,000	6,700	6,100	5,400	4,700
Family income								
Dependent students								
Lowest quarter	14,100	15,800	18,600	19,400	4,900	4,800	6,700	5,700
Lower middle quarter	12,900	14,900	17,400	19,400	4,800	5,000	5,200	6,100
Upper middle quarter	9,500	12,300	13,600	14,500	3,500	4,200	4,900	3,800
Highest quarter	7,000	6,600	6,600	6,400	5,000	3,900	3,300	2,200
Independent students								
Lowest quarter	15,000	15,800	17,500	18,000	6,400	6,300	6,400	7,700
Lower middle quarter	13,100	14,400	15,400	16,300	5,800	6,300	6,300	7,300
Upper middle quarter	12,200	13,100	14,200	12,400	5,900	6,800	6,500	4,500
Highest quarter	11,300	11,900	6,400	7,800	5,800	5,600	2,100	3,700

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero need.

[2]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero remaining need.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.4. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received financial aid and average amount of aid received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average amount of financial aid received by those receiving aid				Average amount of aid received among all full-time undergraduates[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	73.6	71.2	80.6	85.3	$9,200	$10,600	$12,100	$13,800	$6,800	$7,500	$9,700	$11,700
Dependency status												
Dependent students	71.3	68.1	79.3	84.8	9,200	10,800	12,300	14,400	6,600	7,300	9,800	12,200
Independent students	85.0	85.2	87.1	87.5	9,200	10,000	11,000	10,800	7,800	8,500	9,600	9,500
Unmarried, no dependents	82.7	83.8	86.0	90.9	9,800	10,700	12,200	12,700	8,100	8,900	10,500	11,600
Married, no dependents	82.7	78.8	83.5	81.7	8,500	9,200	10,600	10,300	7,000	7,200	8,800	8,400
Unmarried, with dependents	99.6	89.8	89.8	80.4	9,100	9,600	10,300	10,200	9,000	8,600	9,200	8,200
Married, with dependents	84.2	90.4	89.7	94.4	8,500	9,200	9,700	9,600	7,200	8,400	8,700	9,000
Family income												
Dependent students												
Lowest quarter	89.9	93.8	90.2	94.2	10,400	12,000	13,400	14,800	9,400	11,300	12,100	13,900
Lower middle quarter	83.4	86.6	92.8	87.8	10,200	12,200	13,600	16,100	8,500	10,600	12,600	14,100
Upper middle quarter	78.4	79.1	82.5	88.7	8,900	11,500	12,300	14,800	7,000	9,100	10,100	13,100
Highest quarter	45.9	48.6	60.5	73.6	7,000	8,300	10,000	12,400	3,200	4,000	6,000	9,100
Independent students												
Lowest quarter	87.1	91.2	92.5	90.0	10,100	10,700	12,200	11,600	8,800	9,700	11,300	10,400
Lower middle quarter	86.5	81.1	86.6	87.0	8,800	10,000	10,700	11,000	7,600	8,100	9,200	9,500
Upper middle quarter	85.7	72.0	86.6	89.7	7,800	8,300	9,600	10,300	6,700	6,000	8,300	9,200
Highest quarter	72.9	82.0	73.6	77.7	8,200	8,900	9,500	8,600	6,000	7,300	7,000	6,700

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Includes zero values (i.e., those not receiving any financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.5. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received financial aid, percentage of total price of attendance met by financial aid, and percentage of aid received in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of the total price of attendance met by aid among financial aid recipients[2]				Percent of financial aid awarded in form of grants[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	73.6	71.2	80.6	85.3	50.2	52.8	57.8	59.4	61.7	59.3	55.3	56.4
Dependency status												
Dependent students	71.3	68.1	79.3	84.8	49.2	52.3	57.5	59.7	62.0	60.5	57.2	57.3
Independent students	85.0	85.2	87.1	87.5	54.8	54.8	59.7	58.0	60.2	55.2	46.1	52.5
Unmarried, no dependents	82.7	83.8	86.0	90.9	55.0	55.9	63.7	63.2	59.7	54.9	40.5	46.2
Married, no dependents	82.7	78.8	83.5	81.7	51.6	51.6	56.7	55.5	57.2	52.4	43.3	45.5
Unmarried, with dependents	99.6	89.8	89.8	80.4	58.9	55.1	57.3	56.5	68.2	60.9	57.5	64.1
Married, with dependents	84.2	90.4	89.7	94.4	54.1	53.9	56.3	54.6	58.5	54.4	48.7	52.9
Family income												
Dependent students												
Lowest quarter	89.9	93.8	90.2	94.2	60.7	64.4	67.2	68.4	68.1	65.2	64.2	66.2
Lower middle quarter	83.4	86.6	92.8	87.8	54.3	59.5	63.3	65.5	59.4	57.1	59.0	57.6
Upper middle quarter	78.4	79.1	82.5	88.7	45.0	52.6	56.3	59.4	58.2	61.1	52.8	53.5
Highest quarter	45.9	48.6	60.5	73.6	32.8	36.8	42.5	48.2	60.7	57.7	52.6	53.6
Independent students												
Lowest quarter	87.1	91.2	92.5	90.0	58.8	57.4	66.9	62.0	65.2	59.8	51.3	61.0
Lower middle quarter	86.5	81.1	86.6	87.0	53.4	55.6	57.7	56.9	60.4	50.7	46.4	52.8
Upper middle quarter	85.7	72.0	86.6	89.7	49.6	50.2	52.0	57.2	54.0	49.7	39.9	41.0
Highest quarter	72.9	82.0	73.6	77.7	46.3	47.2	50.6	47.0	49.1	50.2	37.6	37.1

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.6. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received any student loans and average annual amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private not-for-profit 4-year institutions												
Total	46.7	48.0	58.8	62.1	$4,600	$5,200	$6,300	$7,700	$2,200	$2,500	$3,700	$4,800
Dependency status												
Dependent students	44.7	45.6	57.5	63.1	4,500	4,900	6,200	7,600	2,000	2,300	3,500	4,800
Independent students	57.8	58.6	65.7	57.6	5,000	6,000	7,100	8,100	2,900	3,500	4,600	4,700
Unmarried, no dependents	56.9	59.0	69.6	70.7	5,100	5,900	7,400	8,900	2,900	3,500	5,100	6,300
Married, no dependents	52.9	49.8	58.6	55.2	5,300	6,700	7,600	8,500	2,800	3,300	4,400	4,700
Unmarried, with dependents	63.4	63.7	64.3	46.9	5,000	5,000	6,300	7,100	3,200	3,200	4,000	3,300
Married, with dependents	60.3	60.9	64.5	54.4	4,800	6,500	6,700	7,800	2,900	3,900	4,300	4,200
Family income												
Dependent students												
Lowest quarter	59.6	69.4	67.0	68.3	4,100	4,500	5,300	6,600	2,400	3,100	3,500	4,500
Lower middle quarter	60.3	67.5	70.8	70.7	4,400	5,000	5,800	7,200	2,700	3,400	4,100	5,100
Upper middle quarter	51.3	53.0	62.5	71.9	4,700	5,100	6,500	7,400	2,400	2,700	4,000	5,300
Highest quarter	20.0	26.9	38.4	47.7	5,300	5,300	7,200	9,100	1,100	1,400	2,800	4,300
Independent students												
Lowest quarter	58.7	62.8	72.2	60.5	4,900	5,600	6,900	7,300	2,900	3,500	5,000	4,400
Lower middle quarter	56.1	60.8	64.6	56.8	5,300	6,300	7,100	8,800	3,000	3,800	4,600	5,000
Upper middle quarter	58.9	48.0	65.4	62.9	5,100	6,300	7,200	8,700	3,000	3,000	4,700	5,400
Highest quarter	53.6	50.7	49.4	42.3	5,100	6,800	7,500	8,600	2,700	3,500	3,700	3,600

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.7. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal and non-federal student loans, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received federal loans		Percent who received a subsidized Stafford loan		Percent who received an unsubsidized Stafford loan or Supplemental Loan for Students		Percent who received a Perkins loan		Percent who received a PLUS loan[1]		Percent who received a non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Private not-for-profit 4-year institutions						
Total	45.6	60.7	39.2	50.3	1.9	24.2	15.6	14.1	†	†	3.5	14.0
Dependency status												
Dependent students	43.4	61.7	36.9	50.1	0.5	20.8	15.6	15.4	6.1	12.1	3.6	15.0
Independent students	57.3	56.4	51.4	51.1	9.0	39.9	15.8	8.6	†	†	3.2	9.2
Unmarried, no dependents	56.3	69.7	49.8	63.9	10.2	52.8	16.4	11.9	†	†	3.8	14.8
Married, no dependents	52.3	53.1	46.9	43.8	7.2	38.8	15.6	3.9	†	†	2.5	8.8
Unmarried, with dependents	63.3	45.8	60.1	41.7	10.9	26.9	17.2	9.6	†	†	2.5	6.4
Married, with dependents	59.7	53.7	53.7	49.8	6.8	38.8	14.0	6.3	†	†	2.9	5.8
Family income												
Dependent students												
Lowest quarter	59.2	67.0	49.1	63.2	0.5	11.1	25.0	24.7	4.7	7.1	2.6	15.1
Lower middle quarter	58.5	70.3	51.8	65.1	0.4	16.1	24.0	25.1	6.1	11.9	4.1	14.8
Upper middle quarter	50.0	70.3	43.0	59.6	0.8	24.5	15.7	13.7	9.5	15.5	4.5	18.4
Highest quarter	18.5	45.5	14.9	24.1	0.3	26.9	3.6	4.3	4.8	12.6	3.2	12.5
Independent students												
Lowest quarter	58.1	59.0	51.2	55.5	7.1	34.8	17.2	13.3	†	†	3.9	9.4
Lower middle quarter	55.6	55.3	51.7	51.7	9.6	40.5	16.5	7.8	†	†	3.2	12.9
Upper middle quarter	58.2	62.5	51.4	53.3	11.9	53.2	13.8	4.7	†	†	3.2	7.8
Highest quarter	53.3	42.3	47.6	31.8	11.2	37.4	10.8	0.6	†	†	0.9	1.9

†Not applicable.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.8. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal student loans among full-time, full-year undergraduates enrolled in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average annual subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average annual Perkins loan		Average annual PLUS loan[1]		Average annual non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Private not-for-profit 4-year institutions						
Total	$4,400	$6,500	$3,600	$3,800	$4,200	$3,600	$1,800	$1,800	†	†	$3,900	$5,800
Dependency status												
Dependent students	4,300	6,300	3,500	3,700	3,900	3,300	1,800	1,800	4,600	9,000	4,100	5,900
Independent students	4,900	7,400	4,000	4,300	4,400	4,500	1,800	1,700	†	†	3,000	5,600
Unmarried, no dependents	4,900	7,600	3,900	4,300	4,300	4,500	1,800	1,500	†	†	3,100	6,400
Married, no dependents	5,200	8,000	4,200	4,700	‡	5,300	2,000	‡	†	†	‡	‡
Unmarried, with dependents	4,900	6,700	3,900	4,200	‡	4,000	1,800	1,800	†	†	‡	‡
Married, with dependents	4,700	7,300	4,200	4,000	‡	4,600	1,700	‡	†	†	‡	‡
Family income												
Dependent students												
Lowest quarter	4,000	5,600	3,400	4,000	‡	3,300	1,800	1,800	3,800	6,200	2,900	4,800
Lower middle quarter	4,400	6,000	3,500	3,700	‡	2,800	1,800	1,900	4,500	7,200	2,800	6,000
Upper middle quarter	4,500	6,100	3,400	3,600	‡	2,900	1,800	1,800	4,600	7,800	3,600	5,600
Highest quarter	4,700	7,600	3,500	3,500	‡	3,700	1,900	1,900	5,200	12,400	6,200	6,800
Independent students												
Lowest quarter	4,700	6,800	4,000	4,200	4,000	4,000	1,900	1,700	†	†	3,000	4,500
Lower middle quarter	5,200	7,600	4,100	4,400	4,500	4,500	1,700	‡	†	†	‡	6,100
Upper middle quarter	5,000	7,800	4,000	4,200	‡	4,800	1,800	‡	†	†	‡	‡
Highest quarter	4,900	8,300	3,900	4,000	‡	5,900	‡	‡	†	†	‡	‡

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each loan type were calculated by including only those who received the specific type of loan.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.9. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in private not-for-profit 4-year institutions through various federal and non-federal student loan programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average Perkins loan		Average PLUS loan[1]		Average non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
						Private not-for-profit 4-year institutions						
Total	$2,000	$4,000	$1,400	$1,900	$100	$900	$300	$300	†	†	$100	$800
Dependency status												
Dependent students	1,900	3,900	1,300	1,800	#	700	300	300	300	1,100	100	900
Independent students	2,800	4,200	2,100	2,200	400	1,800	300	100	†	†	100	500
Unmarried, no dependents	2,800	5,300	1,900	2,700	400	2,400	300	200	†	†	100	900
Married, no dependents	2,700	4,200	2,000	2,100	400	2,100	300	100	†	†	100	400
Unmarried, with dependents	3,100	3,100	2,300	1,800	400	1,100	300	200	†	†	100	200
Married, with dependents	2,800	3,900	2,200	2,000	300	1,800	200	100	†	†	100	300
Family income												
Dependent students												
Lowest quarter	2,300	3,800	1,700	2,500	#	400	500	400	200	400	100	700
Lower middle quarter	2,600	4,200	1,800	2,400	#	500	400	500	300	900	100	900
Upper middle quarter	2,200	4,300	1,500	2,100	#	700	300	200	400	1,200	200	1,000
Highest quarter	900	3,500	500	800	#	1,000	100	100	300	1,600	200	900
Independent students												
Lowest quarter	2,700	4,000	2,000	2,300	300	1,400	300	200	†	†	100	400
Lower middle quarter	2,900	4,200	2,100	2,300	400	1,800	300	100	†	†	100	800
Upper middle quarter	2,900	4,900	2,000	2,200	500	2,600	200	100	†	†	100	500
Highest quarter	2,600	3,500	1,900	1,300	500	2,200	200	#	†	†	100	100

#Rounds to zero.

†Not applicable.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving any loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.10. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received any grants and average grant amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	67.5	64.1	72.1	76.1	$6,000	$7,000	$7,300	$8,400	$4,100	$4,500	$5,300	$6,400
Dependency status												
Dependent students	65.2	61.2	71.2	75.7	6,200	7,400	7,700	9,000	4,000	4,500	5,500	6,800
Independent students	79.2	77.4	76.9	77.7	5,600	5,700	5,400	5,400	4,400	4,400	4,200	4,200
Unmarried, no dependents	76.9	75.9	74.1	80.0	6,000	6,300	6,000	5,900	4,600	4,800	4,400	4,700
Married, no dependents	73.8	67.6	68.9	68.0	5,100	5,100	5,300	4,600	3,800	3,500	3,700	3,100
Unmarried, with dependents	96.8	87.8	86.4	77.3	5,700	5,600	5,500	5,900	5,600	4,900	4,700	4,600
Married, with dependents	79.2	82.0	79.9	81.3	5,000	4,900	4,500	4,800	4,000	4,100	3,600	3,900
Family income												
Dependent students												
Lowest quarter	87.3	90.8	86.2	91.5	7,100	8,100	9,000	9,600	6,200	7,400	7,700	8,800
Lower middle quarter	77.7	80.9	86.7	81.6	6,500	7,800	8,700	10,100	5,100	6,300	7,500	8,200
Upper middle quarter	72.0	71.1	73.3	79.7	5,500	8,100	7,100	8,900	4,000	5,700	5,200	7,100
Highest quarter	37.0	39.4	48.8	58.6	4,900	5,700	5,700	7,600	1,800	2,300	2,800	4,500
Independent students												
Lowest quarter	83.9	87.9	89.1	88.4	6,300	6,300	6,100	6,300	5,300	5,500	5,400	5,500
Lower middle quarter	81.4	73.5	73.1	77.8	5,100	5,200	5,400	5,100	4,200	3,800	3,900	3,900
Upper middle quarter	75.9	59.2	75.1	74.6	4,400	4,300	4,000	4,100	3,400	2,600	3,000	3,000
Highest quarter	61.0	64.4	50.4	46.9	4,900	5,400	5,400	4,700	3,000	3,500	2,700	2,200

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-3.11. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received various types of grant aid, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received a Pell Grant		Percent who received a Supplemental Educational Opportunity Grant (SEOG)		Percent who received state-funded grants		Percent who received institutional grants		Percent who received grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private not-for-profit 4-year institutions					
Total	29.9	27.5	13.1	12.8	26.2	27.0	47.7	59.8	13.8	20.0
Dependency status										
Dependent students	24.3	22.6	12.1	11.8	24.7	26.2	49.1	64.6	13.7	20.8
Independent students	57.9	50.2	18.2	17.5	33.9	30.8	41.0	37.7	14.4	16.3
Unmarried, no dependents	55.8	52.4	17.6	21.7	31.5	36.8	41.3	46.6	12.1	12.8
Married, no dependents	40.6	26.0	14.3	6.2	26.0	20.9	50.5	42.6	14.1	17.8
Unmarried, with dependents	89.2	57.5	27.0	22.4	49.8	26.9	33.2	33.4	19.1	12.3
Married, with dependents	58.5	54.0	17.4	13.8	36.3	33.7	37.9	28.7	17.5	24.0
Family income										
Dependent students										
Lowest quarter	69.0	79.3	29.1	40.3	41.5	44.3	53.3	63.0	17.7	18.6
Lower middle quarter	31.7	27.8	16.3	13.5	33.9	37.8	60.8	71.2	18.1	23.8
Upper middle quarter	6.9	1.6	7.5	2.2	24.4	25.3	61.2	73.8	14.6	23.3
Highest quarter	0.5	0.1	0.7	0.3	7.6	7.6	30.4	53.6	7.5	18.1
Independent students										
Lowest quarter	70.9	77.0	22.7	33.2	37.2	37.1	45.1	44.7	12.9	9.8
Lower middle quarter	60.5	43.0	17.2	9.4	34.9	31.7	38.1	40.7	12.3	12.7
Upper middle quarter	46.4	33.1	14.5	5.4	29.3	28.4	32.9	29.0	19.0	30.2
Highest quarter	18.6	2.5	7.3	1.2	22.5	11.7	39.6	19.4	18.4	27.3

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.12. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal grant aid programs among full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private not-for-profit 4-year institutions					
Total	$2,300	$2,200	$1,300	$1,200	$2,500	$2,600	$4,700	$7,200	$2,300	$2,900
Dependency status										
Dependent students	2,100	2,100	1,300	1,300	2,500	2,700	4,900	7,600	2,300	2,900
Independent students	2,600	2,400	1,100	1,200	2,700	2,400	3,400	4,000	2,700	3,000
Unmarried, no dependents	2,700	2,500	1,300	1,400	2,800	2,700	3,800	3,800	3,000	2,900
Married, no dependents	2,500	1,800	900	‡	2,700	2,400	3,200	3,500	2,400	2,900
Unmarried, with dependents	2,800	2,600	1,100	1,100	2,700	2,500	3,000	5,100	2,300	3,200
Married, with dependents	2,400	2,400	900	900	2,400	2,000	2,700	3,700	2,800	3,100
Family income										
Dependent students										
Lowest quarter	2,400	2,500	1,300	1,200	3,000	2,900	4,700	7,400	2,200	2,400
Lower middle quarter	1,600	1,200	1,300	1,300	2,500	3,000	5,100	8,400	2,300	2,500
Upper middle quarter	1,100	‡	1,300	‡	2,000	2,400	4,900	7,800	2,000	3,100
Highest quarter	‡	‡	‡	‡	1,700	1,700	4,800	6,900	2,700	3,300
Independent students										
Lowest quarter	2,900	2,600	1,200	1,200	2,700	2,600	3,500	4,200	2,700	3,000
Lower middle quarter	2,500	2,500	1,000	1,100	2,700	2,300	3,300	4,000	2,400	2,900
Upper middle quarter	2,200	1,600	‡	‡	2,600	2,200	2,800	3,500	2,600	2,600
Highest quarter	1,800	‡	‡	‡	2,100	‡	3,400	4,300	3,500	3,700

‡Reporting standards not met. (Too few cases.)

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each grant type were calculated by including only those who received the specific type of grant.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.13. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in private not-for-profit 4-year institutions through federal and non-federal grant aid programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private not-for-profit 4-year institutions					
Total	$700	$600	$200	$200	$700	$700	$2,200	$4,300	$300	$600
Dependency status										
Dependent students	500	500	200	100	600	700	2,400	4,900	300	600
Independent students	1,500	1,200	200	200	900	800	1,400	1,500	400	500
Unmarried, no dependents	1,500	1,300	200	300	900	1,000	1,600	1,800	400	400
Married, no dependents	1,000	500	100	100	700	500	1,600	1,500	300	500
Unmarried, with dependents	2,500	1,500	300	200	1,300	700	1,000	1,700	400	400
Married, with dependents	1,400	1,300	200	100	900	700	1,000	1,100	500	700
Family income										
Dependent students										
Lowest quarter	1,700	2,000	400	500	1,200	1,300	2,500	4,600	400	400
Lower middle quarter	500	300	200	200	900	1,100	3,100	6,000	400	600
Upper middle quarter	100	#	100	#	500	600	3,000	5,800	300	700
Highest quarter	#	#	#	#	100	100	1,500	3,700	200	600
Independent students										
Lowest quarter	2,100	2,000	300	400	1,000	1,000	1,600	1,900	300	300
Lower middle quarter	1,500	1,100	200	100	1,000	700	1,300	1,600	300	400
Upper middle quarter	1,000	500	100	100	800	600	900	1,000	500	800
Highest quarter	300	#	100	#	500	300	1,300	800	600	1,000

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-3.14. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received work-study aid and average amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	20.0	23.5	26.8	25.6	$1,400	$1,500	$1,500	$1,600	$300	$400	$400	$400
Dependency status												
Dependent students	21.4	25.2	28.9	29.1	1,400	1,500	1,500	1,600	300	400	400	500
Independent students	13.0	16.3	15.7	9.2	1,600	1,700	1,300	1,700	200	300	200	200
Unmarried, no dependents	17.8	20.3	18.9	13.3	1,600	1,600	1,200	1,900	300	300	200	300
Married, no dependents	9.1	10.1	12.7	8.3	‡	‡	‡	‡	100	200	200	200
Unmarried, with dependents	10.4	17.5	16.7	9.5	‡	‡	‡	1,100	100	300	200	100
Married, with dependents	6.3	9.7	11.0	4.3	‡	1,600	‡	‡	100	200	100	100
Family income												
Dependent students												
Lowest quarter	29.9	43.6	36.7	34.7	1,400	1,500	1,500	1,500	400	600	600	500
Lower middle quarter	28.4	39.1	39.7	37.6	1,400	1,500	1,600	1,600	400	600	600	600
Upper middle quarter	24.8	27.2	31.7	33.7	1,300	1,600	1,500	1,700	300	400	500	600
Highest quarter	8.8	11.9	14.1	16.3	1,500	1,500	1,600	1,600	100	200	200	300
Independent students												
Lowest quarter	18.8	23.7	24.1	15.3	1,500	1,500	1,300	1,600	300	400	300	300
Lower middle quarter	11.1	16.2	14.1	6.3	1,900	1,800	‡	‡	200	300	200	100
Upper middle quarter	4.3	6.2	8.5	4.9	‡	‡	‡	‡	100	100	100	100
Highest quarter	5.5	2.8	5.0	1.7	‡	‡	‡	‡	100	100	100	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Private for-Profit Less-Than 4-Year Institutions

Table A-4.1. Tuition and net tuition

- Among full-time, full-year undergraduates enrolled in private for-profit less-than-4-year institutions, no measurable change was detected in the average tuition from 1989–90 to 1999–2000 (about $7,400).
- Net tuition is defined in this study as the amount of tuition minus all grants received (up to the amount of tuition).[6] The average net tuition amount was about $5,500 in both 1989–90 and 1999–2000.

Table A-4.2. Price of attendance and net price of attendance

- The price of attendance is equal to the total amount of tuition and fees plus all living expenses. No measurable change was observed in the overall average price of attendance, but the average increased among dependent undergraduates in all but the lowest income quarter (in which no measurable change was detected). No significant difference was found in the overall average price of attendance among independent students.
- The net price of attendance is equal to the total price of attendance minus all grant and loan aid received. Between 1989–1990 and 1999–2000, the overall net price of attendance decreased from $10,100 to $8,900.

Table A-4.3. Financial need and remaining financial need

- Financial need is the amount of need-based financial aid for which the student is eligible, and is equal to the price of attendance minus the expected family contribution (EFC). Dependent undergraduates with incomes at or below the median had a greater average need in 1999–2000 than in 1989–90. Independent undergraduates with incomes at or below the median also appeared to have more need in 1999–2000 than in 1989–90 but those differences were not statistically significant. Decreases in the average financial need between 1989–90 and 1999–2000 were detected among both dependent and independent students in the highest income quarter and among students who were married and had no dependents.
- Remaining financial need (also known as unmet need) is the amount of financial need that remains after all financial aid is received. Remaining need is inversely related to

[6]Grants are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average net tuition, negative values (when the grant amount exceeds tuition) were set to zero. In 1989–90, 4 percent of full-time, full-year undergraduates at private for-profit less-than-4-year institutions had a negative or zero net tuition; in 1999–2000, it was 5 percent (1989–90 National Postsecondary Student Aid Study Data Analysis System and 1999–2000 National Postsecondary Student Aid Study Data Analysis System; data not shown in tables).

levels of EFC and amounts of financial aid: when the EFC or the amount of aid received increases, the remaining need decreases. The average amount of remaining need decreased from $7,100 to $5,900 between 1989–90 and 1999–2000.

Table A-4.4. Percentage receiving financial aid and average amount of total aid received

- Between 1989–1990 and 1999–2000, the percentage of full-time, full-year undergraduate students enrolled in private for-profit less-than-4-year institutions who received any financial aid increased from 88 to 93 percent.
- Among students who received financial aid, the average amount received was $6,300 in 1989–1990 and increased to $8,000 in 1999–2000.

Table A-4.5. Percentage of price met by financial aid and percentage of financial aid awarded as grants

- Among financial aid recipients, the amount of financial aid received covered a greater proportion of the price of attendance in 1999–2000 than in 1989–90 (49 percent vs. 41 percent).
- No measurable change was detected in the proportion of aid that was awarded in grants, but the average decreased among full-time students in the highest income quarters (both dependent and independent) between 1989–90 and 1999–2000.

Table A-4.6. Percentage receiving loans and average loan amounts

- The analysis did not find a difference in the overall percentage of full-time students who took out a student loan in 1989–90 and 1999–2000 (about 75 percent), but dependent students with incomes above the lowest quarter were more likely to take out a loan in 1999–2000 than in 1989–90.
- Among students who took out any loans, the average amount increased from $4,700 to $6,400 between 1989–90 and 1999–2000.

Table A-4.7. Percentage receiving various types of loans

- The overall percentage of students receiving federal loans was 73 percent in 1989–90 and 75 percent in 1999–2000. However, a decrease in the rate of borrowing was detected among single parents during this decade, in which 82 percent took out a loan in 1989–90 while 72 percent did so in 1999–2000.
- No measurable change was detected in the overall rate at which full-time undergraduates took out a subsidized Stafford loan in 1989–90 and 1999–2000 (about 70 percent). However, middle-income independent undergraduates were more likely to take out a subsidized Stafford loan in 1999–2000 than in 1989–90. Independent

students in the highest income quarter had a lower rate of borrowing from the subsidized Stafford loan program in 1999–2000.

- The percentage of undergraduates taking out unsubsidized loans increased between 1989–90 and 1999–2000, from 22 to 59 percent.
- The percentage of undergraduates who received a Perkins loan decreased from 6 percent in 1989–90 to 2 percent in 1999–2000.
- Parents of dependent students were more likely to take out PLUS loans in 1999–2000 than in 1989–90 (30 percent vs. 17 percent).
- About 8 percent of students borrowed non-federal loans in 1999–2000, compared with 1 percent in 1989–90.

Table A-4.8. Average amount of various types of loans received among borrowers

- Among students who took out federal loans, the average amount increased between 1989–90 and 1999–2000, from $4,600 to $5,900.
- Among students who took out subsidized Stafford loans, the average amount decreased between 1989–90 and 1999–2000, from about $3,300 to $2,700.
- No measurable difference was detected in the average amount received by students who took out unsubsidized Stafford loans, which was about $3,400 in 1989–90 and 1999–2000.
- Among students who received a Perkins loan, the average amount decreased between 1989–90 and 1999–2000, from $2,100 to $1,500.
- Parents of dependent students took out, on average, larger amounts of PLUS loans in 1999–2000 than in 1989–90 ($4,300 to $5,700).
- Among borrowers of non-federal loans, the average amount increased between 1989–90 and 1999–2000, from $2,800 to $5,700.

Table A-4.10. Percentage receiving grant aid and average amount received

- Both dependent and independent undergraduates in the lowest income quarter were more likely to receive grants in 1999–2000 than in 1989–90 (low-income dependent students: 90 percent vs. 81 percent; low-income independent students: 92 percent vs. 85 percent). However, no measurable difference was detected in the overall percentage of students receiving grants.
- Among those who received grants, no measurable change was detected in the average amount received between 1989–90 and 1999–2000.

Table A-4.11. Percentage receiving various types of grants

- Dependent and independent undergraduates in the lowest income quarter were more likely to receive a Pell Grant in 1999–2000 than in 1989–90 (low-income dependent students: 87 percent vs. 77 percent; low-income independent students: 91 percent vs. 82 percent). The rates also increased among independent students who had children (or other dependents). The percentage of Pell Grant recipients decreased, however, among independent students who had incomes that were above the median.
- The percentage of students receiving Supplemental Educational Opportunity Grants (SEOG) increased between 1989–90 and 1999–2000, from 11 percent to about 23 percent. In particular, independent students with incomes at or below the median level were more likely to receive a SEOG in 1999–2000 than in 1989–90 (30 percent vs. 12 percent).
- Dependent and independent undergraduates in the lowest income quarter were more likely to receive a state-funded grant in 1999–2000 than in 1989–90 (low-income dependent students: 24 percent vs. 12 percent; low-income independent students: 14 percent vs. 7 percent).
- No measurable change was detected in the percentage of students receiving institutional grants (about 5 percent in both years).

Table A-4.12. Average amount of various types of grants received among those who received grants

- No measurable change was detected in the average Pell Grant award, which was about $2,300 in both 1989–90 and 1999–2000.
- Although the percentage of SEOG recipients increased, the average SEOG award decreased, dropping from $600 to $300 between the years 1989–90 and 1999–2000.
- Among students who received state grants, a decrease in the average award amount was detected among dependent students ($2,800 to $1,900).
- Among institutional grant aid recipients, the average amount received dropped from $2,300 to $1,000 between 1989–90 and 1999–2000.

Table A-4.14. Percentage receiving work-study aid and average amount received

- No measurable change was observed between 1989–90 and 1999–2000 in the percentage of full-time, full-year undergraduates enrolled at private for-profit less-than-4-year institutions who received work-study support (about 2 percent in both years).

Table A-4.1. Average tuition and net tuition (in constant 1999 dollars) after grants (if any) for full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private for-profit less-than-4-year institutions							
Total	$7,300	$6,200	$7,200	$7,500	$5,500	$4,700	$5,700	$5,500
Dependency status								
Dependent students	7,300	6,600	7,800	8,000	5,700	5,600	6,600	6,300
Independent students	7,300	6,100	6,900	7,300	5,400	4,300	5,200	5,200
Unmarried, no dependents	7,800	6,200	7,000	8,000	6,100	4,500	5,700	6,400
Married, no dependents	7,600	6,300	6,500	7,600	6,400	5,400	5,800	6,600
Unmarried, with dependents	6,800	5,700	7,000	6,800	4,300	3,600	4,700	4,100
Married, with dependents	7,100	6,200	7,000	7,100	5,200	4,400	5,000	4,900
Family income								
Dependent students								
Lowest quarter	7,000	6,500	7,700	7,100	4,500	4,400	5,400	4,300
Lower middle quarter	7,700	6,500	7,600	8,700	6,700	6,200	6,700	7,500
Upper middle quarter	7,500	7,400	8,100	9,100	7,100	7,300	7,700	8,600
Highest quarter	8,000	6,300	8,000	9,500	7,800	6,200	8,000	9,200
Independent students								
Lowest quarter	7,100	5,700	6,800	6,900	4,600	3,500	4,600	4,100
Lower middle quarter	7,600	6,100	7,100	7,600	5,900	4,400	5,400	5,500
Upper middle quarter	7,000	6,500	7,000	7,600	5,600	5,400	5,400	6,500
Highest quarter	7,800	6,900	7,100	7,600	7,000	6,100	6,500	7,400

[1]Includes all tuition and required fees charged by the institution.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 4 in 1989–90, 5 in 1992–93, 4 in 1995–96, and 5 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (in constant 1999 dollars) for full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private for-profit less-than-4-year institutions							
Total	$15,400	$13,300	$14,100	$15,900	$10,100	$9,000	$8,700	$8,900	$3,500	$3,900	$3,900	$3,900
Dependency status												
Dependent students	14,700	13,300	13,900	16,000	10,000	8,900	8,300	8,800	5,700	6,300	6,200	5,900
Independent students	15,800	13,300	14,200	15,900	10,200	9,000	8,900	9,000	2,400	2,800	2,900	3,000
Unmarried, no dependents	16,200	13,400	14,100	16,700	10,700	8,500	8,700	9,500	4,900	5,200	3,700	4,000
Married, no dependents	16,100	13,800	13,700	16,300	11,100	10,500	9,400	10,600	2,100	3,100	7,800	9,900
Unmarried, with dependents	15,300	12,800	14,200	15,100	9,100	8,800	8,900	8,300	700	400	700	700
Married, with dependents	15,600	13,500	14,500	16,100	10,300	9,100	9,000	9,000	1,400	2,200	2,600	2,600
Family income												
Dependent students												
Lowest quarter	14,200	13,000	13,500	14,600	8,700	7,700	7,000	7,400	2,100	2,200	700	800
Lower middle quarter	15,100	12,900	13,700	16,700	10,300	8,800	7,500	9,300	5,300	5,900	3,400	4,700
Upper middle quarter	15,300	14,800	14,300	17,200	11,500	11,000	9,300	9,700	9,400	8,400	8,400	10,700
Highest quarter	15,400	14,400	14,700	18,600	13,500	11,800	11,300	12,800	19,800	25,000	20,800	24,900
Independent students												
Lowest quarter	15,600	12,700	13,900	15,100	9,600	8,300	8,400	8,100	1,600	1,400	300	300
Lower middle quarter	16,100	13,400	14,200	16,300	10,600	8,600	8,900	9,000	2,600	3,100	1,800	2,000
Upper middle quarter	15,400	14,000	14,600	17,100	10,300	10,300	9,200	10,200	2,700	3,400	3,800	5,900
Highest quarter	16,200	14,700	14,500	16,900	11,800	11,100	10,500	11,800	6,700	8,000	14,500	17,800

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.3. Average financial need and remaining need (in constant 1999 dollars) after receiving financial aid (if any) for full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average amount of financial need[1]				Average amount of remaining need after financial aid[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private for-profit less-than-4-year institutions							
Total	$12,400	$10,000	$11,000	$12,700	$7,100	$5,800	$5,600	$5,900
Dependency status								
Dependent students	10,000	8,400	9,100	11,000	5,500	4,400	4,100	4,800
Independent students	13,500	10,800	11,800	13,500	7,800	6,500	6,400	6,400
Unmarried, no dependents	11,800	8,700	10,700	13,100	6,500	4,200	5,100	5,800
Married, no dependents	14,100	10,900	8,500	9,100	8,700	7,400	4,700	3,900
Unmarried, with dependents	14,500	12,400	13,600	14,400	8,200	8,300	7,900	7,300
Married, with dependents	14,200	11,500	12,300	14,000	8,700	7,000	6,400	6,800
Family income								
Dependent students								
Lowest quarter	12,100	10,800	12,900	13,800	6,500	5,600	6,200	6,500
Lower middle quarter	10,300	7,700	10,200	12,300	5,600	4,000	4,400	5,100
Upper middle quarter	7,100	6,900	6,400	7,000	3,900	3,600	2,600	2,200
Highest quarter	2,900	2,600	1,700	1,600	2,000	1,200	600	300
Independent students								
Lowest quarter	14,100	11,400	13,600	14,800	8,000	7,000	7,700	7,400
Lower middle quarter	13,500	10,500	12,400	14,500	7,900	5,800	6,800	6,800
Upper middle quarter	12,900	10,800	11,000	11,600	7,600	7,100	5,200	4,700
Highest quarter	10,900	8,200	4,900	5,000	6,700	4,900	2,000	2,200

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero need.

[2]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. Negative values were set to zero. Average is based on all full-time, full-year undergraduates, including those with zero remaining need.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.4. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received financial aid and average amount of aid received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average amount of financial aid received by those receiving aid				Average amount of aid received among all full-time undergraduates[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private for-profit less-than-4-year institutions							
Total	87.7	78.8	87.8	92.9	$6,300	$5,700	$6,600	$8,000	$5,500	$4,500	$5,800	$7,400
Dependency status												
Dependent students	78.8	70.2	85.1	91.1	6,100	6,300	6,700	8,000	4,800	4,400	5,700	7,300
Independent students	91.9	83.4	89.1	93.6	6,300	5,500	6,500	8,000	5,800	4,600	5,800	7,500
Unmarried, no dependents	88.7	84.8	90.4	93.5	6,300	6,100	6,700	8,200	5,600	5,100	6,100	7,700
Married, no dependents	90.1	63.1	75.0	90.3	6,000	5,900	6,200	7,800	5,400	3,700	4,700	7,100
Unmarried, with dependents	96.3	87.8	88.2	94.3	6,600	4,700	6,400	7,700	6,400	4,100	5,700	7,200
Married, with dependents	91.8	84.5	94.1	94.1	6,100	5,500	6,500	8,200	5,600	4,700	6,100	7,700
Family income												
Dependent students												
Lowest quarter	90.4	92.0	97.2	96.7	6,200	5,900	6,800	7,600	5,600	5,400	6,600	7,300
Lower middle quarter	77.5	57.8	93.3	89.7	6,300	7,200	6,600	8,500	4,900	4,200	6,200	7,700
Upper middle quarter	64.0	57.5	74.9	86.2	6,100	6,700	6,700	8,700	3,900	3,900	5,000	7,500
Highest quarter	45.7	45.2	55.8	74.7	4,200	5,700	6,300	7,900	1,900	2,600	3,500	5,900
Independent students												
Lowest quarter	96.5	92.0	92.1	95.9	6,400	5,000	6,300	7,700	6,200	4,600	5,800	7,400
Lower middle quarter	88.8	86.0	88.4	95.0	6,400	5,800	6,500	8,200	5,700	5,000	5,800	7,800
Upper middle quarter	89.6	66.8	91.1	92.5	6,300	6,200	7,000	8,400	5,600	4,200	6,400	7,800
Highest quarter	82.3	59.8	75.5	77.1	5,600	6,700	6,300	8,100	4,600	4,000	4,700	6,200

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Includes zero values (i.e., those not receiving any financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.5. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received financial aid, percentage of total price of attendance met by financial aid, and percentage of aid received in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of the total price of attendance met by aid among financial aid recipients[2]				Percent of financial aid awarded in form of grants[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private for-profit less-than-4-year institutions						
Total	87.7	78.8	87.8	92.9	41.4	42.5	46.6	49.2	37.4	46.6	33.5	35.4
Dependency status												
Dependent students	78.8	70.2	85.1	91.1	42.6	45.6	47.9	49.1	37.4	33.7	23.9	33.2
Independent students	91.9	83.4	89.1	93.6	41.0	41.3	46.0	49.3	37.5	51.8	37.7	36.3
Unmarried, no dependents	88.7	84.8	90.4	93.5	39.7	44.9	47.4	48.8	34.3	45.1	26.3	23.7
Married, no dependents	90.1	63.1	75.0	90.3	38.2	42.4	44.7	46.3	27.3	33.5	24.7	21.0
Unmarried, with dependents	96.3	87.8	88.2	94.3	44.3	37.0	45.4	50.0	43.8	64.4	48.3	48.2
Married, with dependents	91.8	84.5	94.1	94.1	40.1	41.1	45.9	49.8	37.7	52.3	40.4	38.8
Family income												
Dependent students												
Lowest quarter	90.4	92.0	97.2	96.7	44.5	45.3	50.4	49.6	50.9	52.2	39.4	51.5
Lower middle quarter	77.5	57.8	93.3	89.7	43.0	49.3	48.5	50.0	22.7	15.0	17.4	16.0
Upper middle quarter	64.0	57.5	74.9	86.2	39.4	45.7	44.7	49.4	12.0	4.6	10.6	8.8
Highest quarter	45.7	45.2	55.8	74.7	26.8	34.8	41.2	42.8	29.9	6.9	1.6	8.1
Independent students												
Lowest quarter	96.5	92.0	92.1	95.9	42.1	39.2	45.7	49.4	46.2	62.7	46.3	49.3
Lower middle quarter	88.8	86.0	88.4	95.0	40.2	43.3	46.2	49.9	33.4	44.4	36.8	31.8
Upper middle quarter	89.6	66.8	91.1	92.5	41.2	43.4	47.8	48.2	28.1	36.3	30.1	17.1
Highest quarter	82.3	59.8	75.5	77.1	36.5	45.5	43.0	47.0	17.9	29.2	16.4	5.2

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.6. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received any student loans and average annual amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	73.7	53.5	69.8	76.0	$4,700	$5,200	$5,400	$6,400	$3,400	$2,800	$3,800	$4,900
Dependency status												
Dependent students	66.1	56.5	76.8	74.4	4,700	5,900	5,700	7,200	3,100	3,300	4,400	5,400
Independent students	77.1	52.3	66.5	76.7	4,600	4,800	5,200	6,100	3,600	2,500	3,500	4,700
Unmarried, no dependents	75.5	58.1	71.7	83.7	4,900	5,400	5,800	6,600	3,700	3,100	4,200	5,600
Married, no dependents	75.9	43.7	60.0	68.8	4,900	5,100	5,900	6,700	3,700	2,200	3,500	4,600
Unmarried, with dependents	81.8	49.4	62.3	73.4	4,300	3,800	4,800	5,300	3,500	1,900	3,000	3,900
Married, with dependents	75.0	51.0	69.0	76.7	4,500	4,900	4,900	6,300	3,400	2,500	3,400	4,800
Family income												
Dependent students												
Lowest quarter	70.9	65.5	83.6	67.4	4,100	4,800	5,000	6,500	2,900	3,200	4,200	4,400
Lower middle quarter	72.3	52.5	87.7	85.7	5,200	7,000	6,000	7,200	3,800	3,700	5,200	6,200
Upper middle quarter	60.6	56.4	69.7	83.5	5,700	6,600	6,600	8,300	3,400	3,700	4,600	7,000
Highest quarter	31.2	42.8	51.4	69.9	‡	5,700	6,500	8,100	1,700	2,500	3,400	5,600
Independent students												
Lowest quarter	77.5	53.1	68.6	71.4	4,400	4,200	4,700	5,700	3,400	2,200	3,200	4,100
Lower middle quarter	77.5	59.8	65.4	84.7	4,800	5,200	5,500	6,000	3,700	3,100	3,600	5,100
Upper middle quarter	78.8	43.6	68.0	83.6	4,700	5,600	5,700	6,700	3,700	2,400	3,900	5,600
Highest quarter	69.0	41.2	59.2	63.4	5,100	5,900	5,700	7,700	3,500	2,400	3,400	4,900

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.7. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal and non-federal student loans, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received federal loans		Percent who received a subsidized Stafford loan		Percent who received an unsubsidized Stafford loan or Supplemental Loan for Students		Percent who received a Perkins loan		Percent who received a PLUS loan[1]		Percent who received a non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
Private for-profit less-than-4-year institutions												
Total	73.3	75.2	69.4	71.0	21.8	58.5	5.9	1.7	†	†	1.4	7.8
Dependency status												
Dependent students	65.6	73.4	61.8	64.6	4.2	38.8	6.2	3.0	17.5	30.3	2.0	8.7
Independent students	76.9	75.9	73.0	73.7	30.1	66.8	5.7	1.1	†	†	1.1	7.4
Unmarried, no dependents	75.2	83.0	71.1	81.7	34.1	79.4	6.4	1.4	†	†	1.5	8.6
Married, no dependents	75.4	67.8	68.4	60.6	29.3	63.6	10.9	2.3	†	†	0.9	9.6
Unmarried, with dependents	81.6	72.3	78.2	71.4	27.4	59.2	3.8	0.6	†	†	0.9	4.8
Married, with dependents	74.9	76.0	71.7	73.3	28.3	65.0	5.1	1.0	†	†	0.8	8.6
Family income												
Dependent students												
Lowest quarter	70.8	66.2	68.7	65.3	4.3	32.8	6.3	4.0	10.1	22.9	1.2	6.7
Lower middle quarter	72.0	85.7	68.8	81.5	5.5	44.0	9.1	4.6	23.5	33.3	1.9	9.7
Upper middle quarter	59.6	81.8	54.2	65.0	2.9	39.2	3.7	#	29.6	43.0	3.8	12.3
Highest quarter	28.9	69.3	15.5	25.5	2.4	57.8	2.8	#	16.9	38.0	3.4	10.1
Independent students												
Lowest quarter	77.5	70.6	74.3	70.3	28.6	58.6	4.7	0.1	†	†	0.7	5.7
Lower middle quarter	77.0	84.4	74.2	83.7	30.9	75.3	6.5	1.8	†	†	1.8	5.8
Upper middle quarter	78.3	81.9	71.4	80.5	31.4	78.2	7.1	3.1	†	†	1.5	13.4
Highest quarter	69.0	61.9	62.4	41.8	31.9	59.5	5.2	#	†	†	0.4	12.5

†Not applicable.

#Rounds to zero.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.8. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal student loans among full-time, full-year undergraduates enrolled in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average Perkins loan		Average PLUS loan[1]		Average non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
Private for-profit less-than-4-year institutions												
Total	$4,600	$5,900	$3,300	$2,700	$3,400	$3,400	$2,100	$1,500	†	†	$2,800	$5,700
Dependency status												
Dependent students	4,700	6,700	3,300	2,900	3,800	3,300	1,900	‡	4,300	5,700	‡	5,200
Independent students	4,600	5,600	3,200	2,600	3,400	3,400	2,300	‡	†	†	‡	5,900
Unmarried, no dependents	4,900	6,000	3,200	2,700	3,500	3,500	1,800	‡	†	†	‡	‡
Married, no dependents	4,900	6,100	3,200	2,700	3,800	3,800	‡	‡	†	†	‡	‡
Unmarried, with dependents	4,300	5,100	3,300	2,500	2,900	3,100	‡	‡	†	†	‡	‡
Married, with dependents	4,500	5,600	3,200	2,600	3,400	3,400	2,200	‡	†	†	‡	7,100
Family income												
Dependent students												
Lowest quarter	4,100	6,200	3,200	2,800	‡	3,200	1,700	‡	3,800	5,100	‡	‡
Lower middle quarter	5,200	6,700	3,400	2,800	‡	3,500	‡	‡	4,100	5,500	‡	‡
Upper middle quarter	5,600	7,500	3,200	3,200	‡	3,400	‡	‡	4,700	6,300	‡	‡
Highest quarter	‡	7,200	‡	‡	‡	3,000	‡	‡	‡	‡	‡	‡
Independent students												
Lowest quarter	4,400	5,300	3,300	2,600	3,000	3,200	2,100	‡	†	†	‡	6,700
Lower middle quarter	4,700	5,800	3,200	2,700	3,500	3,300	2,000	‡	†	†	‡	‡
Upper middle quarter	4,700	5,900	3,200	2,600	3,500	3,400	‡	‡	†	†	‡	‡
Highest quarter	5,100	6,400	3,200	2,700	4,200	4,700	‡	‡	†	†	‡	‡

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each loan type were calculated by including only those who received the specific type of loan.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.9. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in private for-profit less-than-4-year institutions through various federal and non-federal student loan programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average annual total federal loans received		Average subsidized Stafford loan		Average annual unsubsidized Stafford loan or Supplemental Loan for Students		Average Perkins loan		Average PLUS loan[1]		Average non-federal loan[2]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
Private for-profit less-than-4-year institutions												
Total	$3,400	$4,500	$2,300	$1,900	$700	$2,000	$100	#	†	†	#	$400
Dependency status												
Dependent students	3,100	4,900	2,000	1,900	200	1,300	100	#	800	1,700	100	500
Independent students	3,500	4,300	2,400	1,900	1,000	2,300	100	#	†	†	#	400
Unmarried, no dependents	3,700	5,000	2,300	2,200	1,200	2,800	100	#	†	†	#	500
Married, no dependents	3,700	4,100	2,200	1,600	1,100	2,400	400	#	†	†	#	500
Unmarried, with dependents	3,500	3,700	2,600	1,800	800	1,800	100	#	†	†	#	200
Married, with dependents	3,400	4,200	2,300	1,900	1,000	2,200	100	#	†	†	#	600
Family income												
Dependent students												
Lowest quarter	2,900	4,100	2,200	1,900	100	1,100	100	100	400	1,200	#	300
Lower middle quarter	3,700	5,700	2,400	2,200	200	1,500	200	100	1,000	1,800	#	500
Upper middle quarter	3,300	6,100	1,700	2,100	100	1,300	100	#	1,400	2,700	100	800
Highest quarter	1,400	5,000	400	700	100	1,700	100	#	800	2,600	200	600
Independent students												
Lowest quarter	3,400	3,700	2,400	1,800	900	1,900	100	#	†	†	#	400
Lower middle quarter	3,700	4,900	2,400	2,300	1,100	2,500	100	#	†	†	100	200
Upper middle quarter	3,700	4,800	2,300	2,100	1,100	2,700	200	#	†	†	#	800
Highest quarter	3,500	4,000	2,000	1,100	1,300	2,800	200	#	†	†	#	900

†Not applicable.
#Rounds to zero.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes state, institutional, and private or commercial loans. Does not include loans from family or friends.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving any loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.10. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received any grants and average grant amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	66.5	60.4	61.9	69.2	$2,800	$2,600	$2,600	$3,000	$1,900	$1,600	$1,600	$2,100
Dependency status												
Dependent students	57.1	45.3	49.5	63.4	2,900	2,300	2,300	2,900	1,700	1,000	1,200	1,800
Independent students	71.1	68.0	67.7	71.6	2,800	2,700	2,600	3,100	2,000	1,800	1,800	2,200
Unmarried, no dependents	65.2	65.0	52.0	55.6	2,600	2,700	2,500	2,900	1,700	1,800	1,300	1,600
Married, no dependents	49.2	33.9	41.7	32.5	2,500	3,100	1,900	3,400	1,200	1,000	800	1,100
Unmarried, with dependents	83.9	82.2	80.9	89.5	3,200	2,600	2,800	3,200	2,700	2,100	2,300	2,900
Married, with dependents	72.6	70.1	76.6	78.1	2,700	2,700	2,600	3,000	1,900	1,900	2,000	2,300
Family income												
Dependent students												
Lowest quarter	81.0	85.4	84.7	90.4	3,300	2,500	2,700	3,200	2,700	2,100	2,300	2,900
Lower middle quarter	49.4	25.7	50.4	47.9	2,100	1,600	1,700	2,600	1,000	400	900	1,200
Upper middle quarter	21.2	6.9	19.0	33.9	2,000	‡	‡	1,500	400	100	400	500
Highest quarter	16.7	5.1	3.4	12.5	‡	‡	‡	‡	300	100	#	200
Independent students												
Lowest quarter	84.5	86.7	84.6	91.7	3,100	2,600	2,600	3,100	2,600	2,200	2,200	2,900
Lower middle quarter	66.4	64.8	62.5	67.9	2,600	2,600	2,800	3,200	1,700	1,700	1,700	2,200
Upper middle quarter	61.2	43.1	64.0	47.7	2,300	3,000	2,500	2,700	1,400	1,300	1,600	1,300
Highest quarter	32.2	26.6	23.6	10.2	2,600	4,500	‡	‡	800	1,200	600	200

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table A-4.11. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received various types of grant aid, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Percent who received a Pell Grant		Percent who received a Supplemental Educational Opportunity Grant (SEOG)		Percent who received state-funded grants		Percent who received institutional grants		Percent who received grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private for-profit less-than-4-year institutions					
Total	61.1	63.4	10.6	22.7	7.0	12.8	4.3	5.7	3.4	6.0
Dependency status										
Dependent students	49.2	50.9	10.5	17.9	9.3	18.4	6.0	10.0	4.8	6.6
Independent students	67.0	68.7	10.7	24.7	6.0	10.4	3.5	3.8	2.8	5.8
Unmarried, no dependents	60.3	49.9	9.0	15.6	5.3	8.9	3.7	4.9	2.4	6.9
Married, no dependents	43.4	30.1	6.1	11.1	3.5	5.6	1.3	2.4	1.9	5.5
Unmarried, with dependents	81.8	88.5	13.7	37.6	7.9	11.4	4.7	3.6	2.1	8.0
Married, with dependents	67.8	75.5	11.2	22.4	5.7	12.2	2.7	3.5	4.0	2.2
Family income										
Dependent students										
Lowest quarter	77.0	86.6	16.2	24.2	11.7	23.7	6.4	9.6	3.9	7.2
Lower middle quarter	37.5	29.3	9.4	16.9	10.3	19.1	5.5	8.9	7.0	7.3
Upper middle quarter	11.2	4.2	1.5	8.4	5.5	13.2	5.2	16.9	3.0	3.6
Highest quarter	2.6	#	#	5.7	#	#	6.7	2.2	7.5	7.3
Independent students										
Lowest quarter	82.4	90.6	12.2	30.1	7.2	14.5	4.8	4.2	2.9	6.0
Lower middle quarter	61.3	65.2	11.5	29.9	5.0	7.7	3.0	3.0	2.0	6.8
Upper middle quarter	55.3	41.8	8.7	8.8	4.9	7.4	1.3	4.7	3.1	4.7
Highest quarter	22.8	1.8	2.9	1.5	5.2	2.1	1.9	3.3	4.7	2.5

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.12. Average annual amount received (in constant 1999 dollars) per recipient of federal and non-federal grant aid programs among full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private for-profit less-than-4-year institutions					
Total	$2,300	$2,400	$600	$300	$2,800	$2,100	$2,300	$1,000	$2,700	$2,800
Dependency status										
Dependent students	2,200	2,200	600	400	2,800	1,900	2,100	1,000	2,200	#
Independent students	2,300	2,400	600	300	2,800	2,300	2,500	1,000	3,100	3,000
Unmarried, no dependents	2,200	2,200	600	300	2,600	‡	‡	‡	‡	#
Married, no dependents	2,400	2,200	‡	‡	‡	‡	‡	‡	‡	#
Unmarried, with dependents	2,600	2,600	600	400	3,100	2,000	‡	600	‡	#
Married, with dependents	2,200	2,400	500	300	2,700	2,200	‡	‡	3,300	#
Family income										
Dependent students										
Lowest quarter	2,500	2,400	700	400	3,100	1,800	‡	‡	‡	#
Lower middle quarter	1,400	‡	‡	‡	‡	‡	‡	‡	‡	#
Upper middle quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#
Independent students										
Lowest quarter	2,500	2,500	600	300	2,900	2,100	2,600	800	2,800	3,400
Lower middle quarter	2,300	2,600	500	400	2,900	‡	‡	‡	‡	#
Upper middle quarter	2,000	1,700	600	‡	‡	‡	‡	‡	‡	#
Highest quarter	‡	‡	‡	‡	‡	‡	‡	‡	‡	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The averages for each grant type were calculated by including only those who received the specific type of grant.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.13. Average annual amount received (in constant 1999 dollars) by all full-time, full-year undergraduates in private for-profit less-than-4-year institutions through federal and non-federal grant aid programs, by dependency status and family income: 1989–90 and 1999–2000

Dependency status and family income	Average Pell Grant		Average Supplemental Educational Opportunity Grant (SEOG)		Average state-funded grants		Average institutional grants		Average grants from other sources[1]	
	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000	1989–90	1999–2000
					Private for-profit less-than-4-year institutions					
Total	$1,400	$1,500	$100	$100	$200	$300	$100	$100	$100	$200
Dependency status										
Dependent students	1,100	1,100	100	100	300	400	100	100	100	200
Independent students	1,600	1,700	100	100	200	200	100	#	100	200
Unmarried, no dependents	1,300	1,100	100	#	100	200	100	#	100	200
Married, no dependents	1,000	700	#	#	100	200	#	100	100	100
Unmarried, with dependents	2,100	2,300	100	100	200	200	100	#	100	200
Married, with dependents	1,500	1,800	100	100	200	300	#	#	100	100
Family income										
Dependent students										
Lowest quarter	1,900	2,100	100	100	400	400	200	100	100	200
Lower middle quarter	500	400	#	100	300	500	100	100	100	200
Upper middle quarter	100	#	#	#	100	200	100	200	100	#
Highest quarter	100	#	#	#	#	#	100	#	100	200
Independent students										
Lowest quarter	2,100	2,200	100	100	200	300	100	#	100	200
Lower middle quarter	1,400	1,700	100	100	100	200	100	#	100	200
Upper middle quarter	1,100	700	100	#	100	300	#	100	100	100
Highest quarter	300	100	#	#	100	#	#	100	200	100

#Rounds to zero.

[1]Includes grants from sources other than federal, state, or institutional.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90 academic year were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). These averages were calculated for all students, including those not receiving grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90 and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90 and NPSAS:2000).

Table A-4.14. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received work-study aid and average amount received (in constant 1999 dollars), by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	1.5	0.7	0.4	1.6	$1,300	$3,400	‡	‡	#	#	#	#
Dependency status												
Dependent students	1.4	0.5	0.3	2.0	‡	‡	‡	‡	#	#	#	#
Independent students	1.6	0.7	0.4	1.5	1,400	‡	‡	‡	#	#	#	#
Unmarried, no dependents	2.3	0.4	0.2	2.1	‡	‡	‡	‡	#	#	#	100
Married, no dependents	3.5	0.9	0.6	#	‡	‡	‡	‡	#	100	#	#
Unmarried, with dependents	1.1	1.1	0.5	1.1	‡	‡	‡	‡	#	#	#	#
Married, with dependents	0.5	0.8	0.3	1.9	‡	‡	‡	‡	#	#	#	#
Family income												
Dependent students												
Lowest quarter	0.6	1.0	0.3	2.3	‡	‡	‡	‡	#	#	#	#
Lower middle quarter	1.6	0.3	0.7	3.2	‡	‡	‡	‡	#	#	#	#
Upper middle quarter	2.1	#	#	1.1	‡	‡	‡	‡	#	#	#	#
Highest quarter	3.5	#	#	#	‡	‡	‡	‡	#	#	#	#
Independent students												
Lowest quarter	1.8	0.9	0.5	2.2	‡	‡	‡	‡	#	#	#	100
Lower middle quarter	1.6	0.4	0.2	1.4	‡	‡	‡	‡	#	#	#	#
Upper middle quarter	1.4	0.7	0.6	#	‡	‡	‡	‡	#	#	#	#
Highest quarter	0.6	0.6	#	#	‡	‡	‡	‡	#	#	#	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

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Appendix B—Tables in Current Dollars

The tables in appendix B contain comprehensive data from each of the four NPSAS surveys and are provided here as a reference for researchers interested in conducting further study or in cross-checking and comparing DAS output. The estimates are presented in current dollar format (i.e., real or actual dollars that were not adjusted for inflation) and the figures have not been rounded. Tables are organized by institution type and include data on tuition, net tuition, price and net price of attendance, expected family contribution (EFC), financial need, remaining financial need, total financial aid, grants, loans, and work-study aid received, all during the 10-year period. This appendix also includes tables showing the study population (i.e., full-time, full-year students) as a proportion of the total undergraduate population in each sector and the average family income for the various categories of full-time, full-year students in each sector.

Table B-1.0. Percentage of undergraduates enrolled full-time, full-year, percentage distribution of full-time, full-year undergraduates, and average family income of full-time, full-year undergraduates in public 2-year institutions, by dependency and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent of students enrolled full-time, full-year				Percent distribution of full-time, full-year students				Average family income			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	16.7	15.6	16.8	19.2	100.0	100.0	100.0	100.0	$30,366	$36,397	$37,584	$42,528
Dependency status												
Dependent students	30.7	25.7	29.4	33.5	61.6	61.3	66.1	63.1	40,248	49,326	47,385	53,896
Independent students	9.9	9.7	9.1	11.1	38.4	38.7	33.9	36.9	15,125	17,671	18,502	23,103
Unmarried, no dependents	11.4	10.6	8.3	10.6	13.8	15.3	9.2	9.8	9,036	11,142	12,628	14,906
Married, no dependents	7.7	5.5	7.5	8.5	4.8	4.0	5.5	5.0	22,150	31,805	29,147	37,632
Unmarried, with dependents	15.2	15.2	11.3	15.1	7.0	7.0	10.0	12.0	11,078	8,839	12,084	13,827
Married, with dependents	8.0	9.1	9.2	10.0	12.8	12.4	9.2	10.2	21,260	26,109	24,950	34,685
Family income												
Dependent students												
Lowest quarter	28.0	23.0	28.9	36.3	24.8	23.4	26.3	30.7	11,913	17,081	13,619	17,872
Lower middle quarter	32.8	21.4	29.4	33.8	31.8	31.0	28.0	27.9	30,048	37,534	35,991	43,772
Upper middle quarter	33.3	33.6	30.9	32.4	25.6	27.4	27.2	24.1	46,507	51,601	57,609	66,951
Highest quarter	28.2	32.2	28.0	30.5	17.9	18.2	18.4	17.4	88,704	107,271	97,822	115,742
Independent students												
Lowest quarter	22.1	23.4	16.1	21.1	40.0	45.5	35.1	35.6	4,268	5,381	3,698	5,808
Lower middle quarter	11.2	10.7	10.2	15.7	27.2	25.2	28.6	34.3	11,890	15,290	13,212	17,654
Upper middle quarter	6.6	5.4	6.7	7.2	19.7	15.9	21.5	17.9	21,517	26,868	25,456	35,157
Highest quarter	4.3	4.4	5.3	4.6	13.1	13.5	14.8	12.2	44,196	51,840	53,771	71,350

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.1. Average tuition and net tuition after grants (if any) for full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
				Public 2-year institutions				
Total	$830	$1,148	$1,353	$1,515	$496	$705	$840	$886
Dependency status								
Dependent students	823	1,135	1,313	1,580	584	840	913	1,032
Independent students	846	1,168	1,431	1,404	364	485	699	636
Unmarried, no dependents	882	1,115	1,639	1,502	449	515	1,154	830
Married, no dependents	676	1,209	1,752	1,422	468	835	1,207	1,013
Unmarried, with dependents	797	1,112	1,212	1,254	65	200	300	387
Married, with dependents	900	1,254	1,268	1,478	398	495	372	557
Family income								
Dependent students								
Lowest quarter	707	1,121	1,202	1,540	226	414	378	509
Lower middle quarter	880	1,164	1,315	1,686	650	846	893	1,199
Upper middle quarter	891	1,132	1,416	1,588	743	1,040	1,256	1,319
Highest quarter	788	1,182	1,314	1,469	734	1,100	1,198	1,288
Independent students								
Lowest quarter	860	1,157	1,414	1,364	265	244	394	349
Lower middle quarter	876	1,286	1,511	1,429	421	671	817	644
Upper middle quarter	760	999	1,282	1,512	313	581	670	909
Highest quarter	810	1,191	1,537	1,289	585	912	1,236	1,055

[1]Includes all tuition and required fees charged by the institution. Averages include students charged out-of-district or out-of-state fees.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 34 in 1989–90, 33 in 1992–93, 31 in 1995–96, and 36 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (EFC) for full-time, full-year undergraduates in public 2-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	$6,108	$6,733	$7,261	$9,041	$5,038	$5,593	$5,878	$7,020	$5,208	$5,594	$5,759	$6,922
Dependency status												
Dependent students	5,459	6,399	6,757	8,526	4,860	5,741	5,792	7,015	6,898	7,484	6,700	8,714
Independent students	7,161	7,252	8,241	9,922	5,344	5,358	6,043	7,028	2,572	2,709	3,925	3,860
Unmarried, no dependents	6,972	7,298	8,467	9,860	5,458	5,800	6,438	7,371	4,952	4,468	4,173	4,118
Married, no dependents	6,760	7,297	8,286	10,101	5,790	6,179	6,940	8,774	1,662	3,071	8,568	10,896
Unmarried, with dependents	7,338	7,071	8,064	9,676	4,170	4,371	5,560	6,331	476	374	1,249	994
Married, with dependents	7,420	7,285	8,181	10,180	5,700	5,102	5,635	6,652	1,506	2,064	3,796	3,495
Family income												
Dependent students												
Lowest quarter	5,363	6,361	6,373	8,307	4,006	4,774	4,353	5,572	2,146	2,154	1,024	1,078
Lower middle quarter	5,660	6,194	6,883	8,608	5,143	5,510	6,013	7,225	4,885	4,844	3,614	5,541
Upper middle quarter	5,533	6,830	6,954	8,611	5,251	6,558	6,425	7,833	8,895	6,572	8,725	11,052
Highest quarter	5,133	6,350	6,821	8,667	4,983	6,207	6,567	8,095	14,207	20,614	16,506	24,070
Independent students												
Lowest quarter	7,056	7,234	8,133	9,751	4,780	4,732	5,356	6,000	1,291	1,212	422	441
Lower middle quarter	7,230	7,399	8,620	9,773	5,597	5,854	5,957	6,663	2,830	2,743	1,830	2,030
Upper middle quarter	7,243	7,025	8,183	10,414	5,523	5,393	6,466	8,388	2,411	2,823	4,670	6,007
Highest quarter	6,951	7,317	7,852	10,117	6,063	6,550	7,228	9,065	6,115	7,293	15,211	15,868

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.3. Percentage of full-time, full-year undergraduates in public 2-year institutions who had financial aid need and average amount of need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had financial aid need[1]				Average amount of financial aid need for those who had financial aid need				Average amount of financial aid need for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	71.7	76.2	67.3	70.2	$4,512	$4,501	$5,395	$6,638	$3,235	$3,428	$3,628	$4,661
Dependency status												
Dependent students	59.5	65.4	59.9	60.7	3,353	3,527	4,351	5,442	1,994	2,305	2,607	3,302
Independent students	90.8	92.8	81.5	86.5	5,744	5,544	6,886	8,071	5,218	5,146	5,615	6,984
Unmarried, no dependents	79.1	86.7	80.4	91.7	4,567	4,472	6,594	6,810	3,614	3,875	5,300	6,242
Married, no dependents	94.9	93.7	54.9	48.8	5,395	5,509	6,171	6,536	5,122	5,160	3,389	3,192
Unmarried, with dependents	100.0	100.0	96.8	97.4	6,862	6,697	7,262	9,109	6,862	6,697	7,033	8,875
Married, with dependents	96.8	95.0	82.1	87.5	6,276	5,901	6,977	8,404	6,077	5,606	5,726	7,352
Family income												
Dependent students												
Lowest quarter	90.8	95.6	98.0	100.0	3,771	4,489	5,514	7,228	3,422	4,293	5,402	7,228
Lower middle quarter	65.9	75.9	89.6	81.0	3,287	3,062	3,838	4,105	2,165	2,324	3,440	3,323
Upper middle quarter	40.5	64.4	28.4	29.9	2,270	3,063	2,545	2,165	920	1,972	722	647
Highest quarter	32.0	7.8	7.2	1.3	3,912	‡	‡	‡	1,251	150	152	10
Independent students												
Lowest quarter	97.8	98.4	100.0	100.0	5,950	6,123	7,711	9,310	5,822	6,026	7,711	9,310
Lower middle quarter	87.6	91.9	100.0	98.5	5,624	5,306	6,790	7,895	4,927	4,878	6,790	7,773
Upper middle quarter	86.9	89.8	71.0	76.6	6,342	5,431	5,911	6,509	5,513	4,878	4,197	4,987
Highest quarter	81.9	79.4	17.4	28.1	3,942	3,888	‡	‡	3,227	3,088	430	888

‡Reporting standards not met. (Too few cases.)

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.4. Percentage of full-time, full-year undergraduates in public 2-year institutions who had remaining financial aid need after receiving financial aid (if any) and average amount of remaining need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had remaining need after financial aid[1]				Average amount of remaining need after financial aid for those who had need				Average amount of remaining need after financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	63.4	67.4	61.5	60.9	$3,335	$3,320	$3,674	$4,471	$2,113	$2,237	$2,259	$2,722
Dependency status												
Dependent students	52.9	58.1	55.3	52.7	2,646	2,918	3,219	3,898	1,400	1,696	1,780	2,053
Independent students	79.7	81.6	73.5	74.9	4,089	3,727	4,340	5,160	3,259	3,042	3,191	3,863
Unmarried, no dependents	62.7	70.0	68.1	75.6	3,130	3,111	4,752	4,458	1,964	2,178	3,235	3,371
Married, no dependents	93.2	87.1	43.7	38.6	4,464	4,300	‡	‡	4,159	3,744	2,203	1,955
Unmarried, with dependents	83.6	92.1	92.3	86.5	4,176	4,126	4,392	5,977	3,491	3,801	4,052	5,171
Married, with dependents	90.8	86.2	76.6	78.4	4,614	3,826	3,665	4,772	4,187	3,297	2,806	3,743
Family income												
Dependent students												
Lowest quarter	81.2	84.5	91.3	92.6	2,392	3,176	3,550	4,735	1,942	2,685	3,240	4,385
Lower middle quarter	55.7	65.9	82.1	68.3	2,985	2,627	3,233	3,204	1,663	1,732	2,654	2,188
Upper middle quarter	36.7	59.8	26.2	21.7	1,920	3,056	2,273	1,878	705	1,829	595	408
Highest quarter	32.0	6.9	6.4	#	3,687	‡	‡	‡	1,179	122	125	#
Independent students												
Lowest quarter	84.6	87.2	91.8	87.4	3,959	3,768	4,830	5,809	3,347	3,283	4,432	5,077
Lower middle quarter	76.5	77.4	89.2	84.6	4,113	3,975	4,264	5,120	3,147	3,075	3,801	4,330
Upper middle quarter	80.8	82.8	62.6	66.1	4,490	3,690	3,839	4,329	3,626	3,056	2,401	2,860
Highest quarter	69.8	69.6	16.1	23.8	3,498	3,487	‡	‡	2,442	2,427	216	472

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. The student budget is the total price of attendance, which includes tuition, fees, and living expenses. The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.5. Percentage of full-time, full-year undergraduates in public 2-year institutions who received financial aid and average total amount of financial aid received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average total amount of financial aid for those who received financial aid				Average total amount of financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
							Public 2-year institutions					
Total	48.8	49.0	52.7	57.9	$2,476	$2,607	$3,110	$3,906	$1,208	$1,277	$1,637	$2,263
Dependency status												
Dependent students	37.1	35.3	43.0	50.6	1,815	2,023	2,422	3,185	674	715	1,042	1,612
Independent students	66.1	70.9	71.4	70.5	3,114	3,042	3,917	4,791	2,058	2,158	2,796	3,376
Unmarried, no dependents	58.6	65.1	60.7	63.3	3,102	2,842	4,401	5,030	1,818	1,851	2,673	3,186
Married, no dependents	35.1	53.5	58.4	55.8	‡	‡	3,310	3,171	1,068	1,435	1,932	1,770
Unmarried, with dependents	94.2	82.1	79.2	77.2	3,604	3,591	3,847	4,847	3,396	2,947	3,046	3,743
Married, with dependents	70.4	77.5	81.4	76.6	2,778	3,005	3,892	5,121	1,955	2,328	3,167	3,922
Family income												
Dependent students												
Lowest quarter	65.6	70.2	73.3	75.7	2,312	2,459	2,991	3,829	1,517	1,727	2,193	2,899
Lower middle quarter	35.5	36.6	43.8	51.7	1,689	2,069	2,111	2,873	600	756	924	1,486
Upper middle quarter	31.4	20.1	31.2	33.9	988	1,429	1,840	2,456	310	288	574	832
Highest quarter	8.8	17.8	16.2	27.7	‡	‡	‡	2,244	158	147	271	621
Independent students												
Lowest quarter	77.3	85.1	85.0	81.3	3,278	3,384	4,040	5,262	2,534	2,878	3,436	4,280
Lower middle quarter	63.0	62.9	75.5	74.3	2,977	2,940	4,163	4,892	1,875	1,848	3,143	3,635
Upper middle quarter	67.2	61.3	66.4	61.3	2,899	2,800	3,620	4,076	1,949	1,718	2,404	2,499
Highest quarter	43.0	44.5	38.2	41.2	‡	‡	‡	‡	1,062	775	1,177	1,286

‡Reporting standards not met. (Too few cases.)

[1]May consist of any type of aid, including grants (or scholarships), loans, work-study, employer aid, federal veterans' benefits, Parent Loans to Undergraduate Students (PLUS), and private aid.

[2]Includes zero values (that is, those not receiving financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.6. Percentage of full-time, full-year undergraduates in public 2-year institutions who received grants and average grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	43.8	44.2	44.7	50.6	$1,708	$1,903	$2,042	$2,637	$748	$841	$912	$1,334
Dependency status												
Dependent students	33.0	32.2	36.6	43.6	1,408	1,646	1,890	2,427	465	529	692	1,059
Independent students	59.8	63.5	60.3	62.5	2,004	2,088	2,222	2,888	1,197	1,325	1,340	1,805
Unmarried, no dependents	51.4	55.9	42.1	50.1	1,778	1,963	1,874	2,356	915	1,097	789	1,180
Married, no dependents	26.3	38.1	34.4	45.7	‡	‡	‡	1,718	467	708	854	785
Unmarried, with dependents	92.3	82.1	77.0	74.6	2,494	2,523	2,417	3,377	2,302	2,070	1,861	2,518
Married, with dependents	63.5	70.5	76.0	68.5	1,844	1,967	2,128	3,022	1,170	1,387	1,616	2,070
Family income												
Dependent students												
Lowest quarter	62.2	67.0	70.2	73.1	1,856	2,077	2,484	3,142	1,154	1,392	1,744	2,298
Lower middle quarter	31.3	32.9	35.9	43.3	1,120	1,542	1,550	1,681	351	506	556	727
Upper middle quarter	25.6	16.0	22.0	25.2	813	‡	855	1,576	208	169	188	397
Highest quarter	6.1	15.9	11.3	17.6	‡	‡	‡	‡	79	128	142	319
Independent students												
Lowest quarter	74.4	81.7	81.5	79.0	2,126	2,327	2,459	3,276	1,582	1,901	2,003	2,589
Lower middle quarter	54.6	52.6	62.4	64.1	1,928	2,108	2,126	2,911	1,053	1,109	1,328	1,866
Upper middle quarter	58.9	50.8	52.4	48.1	1,791	1,507	1,789	2,356	1,055	765	937	1,132
Highest quarter	32.7	32.9	17.6	30.8	‡	‡	‡	‡	488	441	376	326

‡Reporting standards not met. (Too few cases.)

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.7. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal grants and average federal grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal grant[1]				Average federal grant amount for those who received federal grants				Average federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	33.4	32.1	29.8	32.9	$1,517	$1,735	$1,996	$2,475	$506	$557	$595	$815
Dependency status												
Dependent students	20.4	18.1	20.5	23.9	1,245	1,470	1,869	2,312	254	266	384	553
Independent students	53.6	54.3	47.9	48.3	1,691	1,849	2,103	2,613	906	1,004	1,007	1,262
Unmarried, no dependents	45.0	49.1	27.0	31.2	1,618	1,614	‡	2,172	728	792	537	678
Married, no dependents	19.1	27.5	24.9	18.2	‡	‡	‡	‡	363	528	385	369
Unmarried, with dependents	92.2	79.7	67.8	67.4	1,868	2,143	2,313	2,816	1,723	1,707	1,569	1,898
Married, with dependents	54.6	55.2	60.9	57.2	1,562	1,856	2,036	2,654	852	1,025	1,239	1,518
Family income												
Dependent students												
Lowest quarter	55.5	54.8	60.5	63.6	1,373	1,678	2,001	2,489	762	920	1,211	1,582
Lower middle quarter	15.8	17.4	16.2	14.7	949	1,132	1,403	1,512	150	196	228	222
Upper middle quarter	4.2	1.8	0.2	0.8	‡	‡	‡	‡	46	9	4	18
Highest quarter	3.2	1.1	#	0.7	‡	‡	‡	‡	32	2	#	7
Independent students												
Lowest quarter	71.3	78.9	73.8	70.7	1,773	2,005	2,207	2,715	1,264	1,583	1,627	1,921
Lower middle quarter	44.7	45.4	46.2	49.5	1,752	1,746	2,159	2,683	784	792	998	1,327
Upper middle quarter	53.6	35.4	39.1	33.8	1,413	1,402	1,726	1,995	757	496	674	675
Highest quarter	18.8	7.3	2.6	0.8	‡	‡	‡	‡	257	87	35	17

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Robert Byrd Scholarships, and all other federal grants, fellowships, and traineeships. Does not include federal veterans' benefits or military aid.

[2]Includes zero values (that is, those not receiving federal grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.8. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal Pell Grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Pell Grant				Average Pell Grant amount for those who received Pell Grants				Average Pell Grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	32.4	31.1	29.8	32.4	$1,457	$1,639	$1,890	$2,367	$472	$509	$563	$768
Dependency status												
Dependent students	19.6	17.6	20.5	23.7	1,239	1,384	1,800	2,195	243	243	369	519
Independent students	52.7	52.7	47.9	47.5	1,596	1,772	1,965	2,514	841	934	941	1,193
Unmarried, no dependents	43.5	47.3	27.0	31.2	1,552	1,618	‡	2,096	675	766	519	655
Married, no dependents	19.1	24.9	24.9	18.2	‡	‡	‡	‡	349	456	369	350
Unmarried, with dependents	92.2	79.7	67.8	65.5	1,689	1,976	2,130	2,713	1,558	1,574	1,445	1,778
Married, with dependents	53.5	53.3	60.9	56.2	1,515	1,760	1,904	2,557	811	937	1,159	1,438
Family income												
Dependent students												
Lowest quarter	54.8	53.2	60.5	63.2	1,338	1,557	1,943	2,354	734	829	1,176	1,487
Lower middle quarter	14.3	17.4	16.2	14.7	‡	1,080	1,295	1,450	140	187	210	213
Upper middle quarter	4.2	1.8	0.2	0.8	‡	‡	‡	‡	45	9	4	17
Highest quarter	2.3	#	#	#	‡	‡	‡	‡	26	#	#	#
Independent students												
Lowest quarter	70.0	76.6	73.8	70.1	1,653	1,899	2,074	2,588	1,157	1,455	1,530	1,815
Lower middle quarter	43.8	43.4	46.2	47.9	1,660	1,647	2,002	2,612	726	714	925	1,250
Upper middle quarter	53.2	33.7	39.1	33.3	1,356	1,324	1,624	1,943	721	446	634	646
Highest quarter	16.9	7.3	2.6	0.8	‡	‡	‡	‡	238	79	20	13

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Pell Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.9. Percentage of full-time, full-year undergraduates in public 2-year institutions who received Supplemental Educational Opportunity Grants (SEOG) and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Supplemental Educational Opportunity Grant				Average SEOG amount for those who received Supplemental Educational Opportunity Grants				Average SEOG amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	6.0	6.4	7.6	8.5	$459	$447	$397	$452	$28	$29	$30	$39
Dependency status												
Dependent students	2.5	2.3	3.2	5.6	‡	‡	414	460	6	7	13	26
Independent students	11.2	13.1	16.3	13.6	535	485	390	447	60	63	64	61
Unmarried, no dependents	7.4	6.7	3.5	5.3	‡	‡	‡	‡	41	21	18	24
Married, no dependents	1.6	6.9	5.1	1.6	‡	‡	‡	‡	13	42	16	6
Unmarried, with dependents	26.1	24.4	28.3	24.1	‡	‡	439	405	164	129	124	98
Married, with dependents	10.7	16.6	22.8	15.1	‡	‡	‡	‡	41	85	71	80
Family income												
Dependent students												
Lowest quarter	6.6	8.1	8.5	15.7	‡	‡	‡	472	15	25	31	74
Lower middle quarter	1.7	1.2	3.3	2.4	‡	‡	‡	‡	5	5	18	9
Upper middle quarter	0.7	#	#	0.4	‡	‡	‡	‡	1	#	#	1
Highest quarter	0.7	1.1	#	#	‡	‡	‡	‡	3	2	#	#
Independent students												
Lowest quarter	16.8	17.2	23.4	22.2	605	491	387	445	102	85	91	99
Lower middle quarter	8.6	15.2	20.4	14.6	‡	‡	‡	436	41	76	73	63
Upper middle quarter	11.8	6.2	8.5	3.2	‡	‡	‡	‡	36	23	40	19
Highest quarter	1.9	1.4	2.6	0.8	‡	‡	‡	‡	19	8	15	3

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Supplemental Educational Opportunity Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.10. Percentage of full-time, full-year undergraduates in public 2-year institutions who received grants from non-federal sources and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal grant[1]				Average non-federal grant amount for those receiving non-federal grants				Average non-federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	29.3	26.3	29.1	38.5	$826	$1,079	$1,087	$1,351	$242	$284	$317	$519
Dependency status												
Dependent students	24.9	23.4	26.3	36.0	845	1,125	1,175	1,407	211	263	309	506
Independent students	35.4	31.3	34.8	42.7	825	1,025	958	1,270	292	321	333	542
Unmarried, no dependents	28.2	23.7	25.5	39.3	662	1,283	‡	1,275	187	305	252	502
Married, no dependents	11.6	21.5	22.5	38.8	‡	‡	‡	‡	104	179	470	416
Unmarried, with dependents	65.1	42.7	41.9	48.0	889	851	697	1,293	578	364	292	620
Married, with dependents	35.7	37.4	43.6	41.7	891	970	864	1,324	318	362	377	552
Family income												
Dependent students												
Lowest quarter	40.8	41.1	41.5	53.4	960	1,150	1,283	1,341	392	472	532	716
Lower middle quarter	24.9	25.9	26.1	37.9	806	1,199	1,262	1,333	201	310	329	505
Upper middle quarter	23.3	14.3	21.8	25.2	696	‡	845	1,503	162	160	184	379
Highest quarter	5.3	14.9	11.3	16.9	‡	‡	‡	‡	46	126	142	312
Independent students												
Lowest quarter	43.9	35.6	41.4	52.5	722	894	909	1,271	317	319	376	668
Lower middle quarter	34.2	23.5	40.9	42.1	789	1,344	808	1,281	270	316	330	539
Upper middle quarter	31.2	28.7	27.7	32.5	‡	‡	‡	1,408	298	269	263	458
Highest quarter	21.9	30.0	17.6	30.8	‡	‡	‡	‡	232	354	341	309

‡Reporting standards not met. (Too few cases.)

[1]Includes state, institutional, and privately-funded grants.

[2]Includes zero values (that is, those not receiving non-federal grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.11. Percentage of full-time, full-year undergraduates in public 2-year institutions who received state-funded grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a state-funded grant				Average state-funded grant amount for those receiving state-funded grants				Average state-funded grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	15.1	13.5	13.9	21.0	$725	$886	$968	$1,188	$109	$120	$135	$250
Dependency status												
Dependent students	11.5	9.9	11.4	18.2	748	999	1,077	1,205	86	98	122	219
Independent students	20.3	19.6	18.9	25.9	722	796	841	1,167	147	156	159	302
Unmarried, no dependents	14.2	12.1	11.6	24.0	‡	883	‡	1,475	86	107	127	354
Married, no dependents	7.4	8.3	11.3	16.8	‡	‡	‡	‡	47	69	111	133
Unmarried, with dependents	43.2	39.4	25.7	30.4	908	828	735	1,084	392	326	189	330
Married, with dependents	19.2	21.5	23.4	26.8	598	699	‡	1,129	115	150	187	303
Family income												
Dependent students												
Lowest quarter	26.3	23.8	26.4	33.7	886	1,064	1,138	1,272	233	253	301	428
Lower middle quarter	9.4	11.6	10.0	18.2	‡	‡	‡	1,087	60	112	105	198
Upper middle quarter	5.8	4.3	4.9	8.3	‡	‡	‡	‡	25	32	45	79
Highest quarter	2.4	#	1.4	4.5	‡	‡	‡	‡	13	#	7	78
Independent students												
Lowest quarter	26.5	27.0	25.3	30.6	662	844	842	1,310	175	228	213	400
Lower middle quarter	16.5	15.7	23.3	27.8	‡	‡	‡	1,071	113	113	200	298
Upper middle quarter	21.9	15.3	15.7	24.2	‡	‡	‡	‡	205	104	125	267
Highest quarter	8.7	4.5	#	9.2	‡	‡	‡	‡	26	35	#	77

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving state-funded grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.12. Percentage of full-time, full-year undergraduates in public 2-year institutions who received institutional grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received an institutional grant				Average institutional grant amount for those receiving institutional grants				Average institutional grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	9.0	9.1	13.7	15.7	$651	$994	$970	$864	$59	$90	$133	$136
Dependency status												
Dependent students	9.9	10.6	13.8	16.1	694	1,149	1,029	915	69	122	142	147
Independent students	8.0	6.8	13.5	15.1	566	609	853	771	45	41	115	116
Unmarried, no dependents	6.2	7.4	8.5	15.2	‡	‡	‡	‡	40	64	62	102
Married, no dependents	3.7	11.6	12.3	15.8	‡	‡	‡	‡	30	67	282	158
Unmarried, with dependents	16.6	6.2	18.3	19.0	‡	‡	‡	689	73	16	83	131
Married, with dependents	6.7	4.8	14.0	9.9	‡	‡	‡	‡	40	19	102	92
Family income												
Dependent students												
Lowest quarter	7.7	16.0	17.6	25.3	‡	‡	983	751	48	178	173	190
Lower middle quarter	12.0	11.2	13.6	14.9	‡	‡	‡	1,026	91	131	159	153
Upper middle quarter	15.0	8.1	14.7	9.6	‡	‡	‡	‡	102	105	117	106
Highest quarter	1.9	7.3	7.5	10.6	‡	‡	‡	‡	9	76	112	119
Independent students												
Lowest quarter	10.8	8.5	18.7	24.2	‡	‡	‡	727	59	42	138	176
Lower middle quarter	9.6	2.4	13.6	13.5	‡	‡	‡	‡	50	54	75	110
Upper middle quarter	1.4	4.4	6.2	5.2	‡	‡	‡	‡	13	13	31	49
Highest quarter	4.1	11.3	11.5	7.3	‡	‡	‡	‡	30	43	260	59

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving institutional grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.13. Percentage of full-time, full-year undergraduates in public 2-year institutions who received any student loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	15.2	12.5	15.8	17.5	$2,110	$2,385	$2,980	$3,928	$320	$298	$472	$687
Dependency status												
Dependent students	8.2	6.5	11.8	14.2	1,622	1,972	2,314	3,189	133	129	274	452
Independent students	26.0	21.9	23.6	23.2	2,361	2,558	3,630	4,699	614	561	858	1,089
Unmarried, no dependents	24.6	16.2	24.2	26.4	2,445	2,415	‡	4,954	601	390	1,239	1,309
Married, no dependents	20.5	16.4	17.8	9.1	‡	‡	‡	‡	502	410	492	542
Unmarried, with dependents	36.3	24.6	20.9	23.7	2,299	2,709	‡	3,488	835	666	642	827
Married, with dependents	24.0	29.4	29.5	26.4	2,290	2,594	3,158	5,523	549	761	930	1,458
Family income												
Dependent students												
Lowest quarter	12.1	11.1	14.2	14.1	‡	‡	1,950	3,089	200	196	277	436
Lower middle quarter	9.3	8.8	14.1	18.9	‡	‡	‡	3,472	163	178	313	656
Upper middle quarter	6.4	4.2	12.1	12.7	‡	‡	‡	‡	74	103	340	381
Highest quarter	3.3	1.9	4.7	8.8	‡	‡	‡	‡	71	14	112	252
Independent students												
Lowest quarter	30.6	24.5	21.1	27.0	2,261	2,511	3,658	4,309	691	615	773	1,162
Lower middle quarter	23.1	14.1	31.8	27.3	2,470	‡	4,202	4,561	571	424	1,335	1,244
Upper middle quarter	26.9	31.0	26.1	16.7	‡	‡	‡	‡	659	815	779	894
Highest quarter	17.2	15.5	10.2	10.1	‡	‡	‡	‡	390	326	248	727

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.14. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal student loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal loan[1]				Average annual federal loan amount for those receiving federal loans				Average annual federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	13.9	12.1	15.4	16.6	$2,209	$2,426	$3,056	$3,418	$308	$294	$469	$568
Dependency status												
Dependent students	6.9	6.1	11.1	13.5	1,798	2,071	2,425	2,665	124	126	270	359
Independent students	25.1	21.8	23.6	22.1	2,383	2,560	3,635	4,204	598	557	857	927
Unmarried, no dependents	24.0	15.7	24.2	25.2	2,397	2,448	‡	4,477	576	385	1,239	1,127
Married, no dependents	20.5	16.4	17.8	9.1	‡	‡	‡	‡	502	410	492	426
Unmarried, with dependents	35.1	24.6	20.9	21.9	2,353	2,709	‡	3,372	826	666	642	739
Married, with dependents	22.4	29.4	29.4	25.6	2,369	2,575	3,167	4,702	531	756	930	1,204
Family income												
Dependent students												
Lowest quarter	10.3	11.1	11.6	13.6	‡	‡	2,261	2,828	187	195	261	385
Lower middle quarter	8.8	7.8	14.0	17.2	‡	‡	‡	2,605	161	171	312	449
Upper middle quarter	4.5	4.2	12.1	12.2	‡	‡	‡	‡	64	101	340	314
Highest quarter	2.4	0.8	4.7	8.8	‡	‡	‡	‡	57	9	112	230
Independent students												
Lowest quarter	29.1	24.1	21.1	25.0	2,333	2,531	3,663	4,118	679	611	773	1,028
Lower middle quarter	23.1	14.1	31.8	26.7	2,382	‡	4,206	4,226	551	424	1,335	1,128
Upper middle quarter	24.3	31.0	26.1	16.7	‡	‡	‡	‡	628	815	779	721
Highest quarter	17.2	15.5	10.1	8.3	‡	‡	‡	‡	390	313	248	366

‡Reporting standards not met. (Too few cases.)

[1]Includes Perkins, Stafford (subsidized and unsubsidized), federal loans through the Public Health Service, and the Parent Loan to Undergraduate Students (PLUS), a federal loan which is taken out by parents.

[2]Includes zero values (that is, those not receiving federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.15. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal Perkins loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Perkins loan				Average annual Perkins loan amount for those receiving Perkins loans				Average annual Perkins loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	2.0	1.5	0.8	0.4	‡	‡	‡	‡	$25	$15	$13	$7
Dependency status												
Dependent students	1.2	0.7	0.1	0.2	‡	‡	‡	‡	12	8	1	3
Independent students	3.4	2.8	2.3	0.8	‡	‡	‡	‡	48	26	36	14
Unmarried, no dependents	3.0	1.3	0.7	1.1	‡	‡	‡	‡	43	11	11	25
Married, no dependents	2.6	3.7	#	#	‡	‡	‡	‡	34	36	#	#
Unmarried, with dependents	3.2	2.5	4.9	1.6	‡	‡	‡	‡	38	16	84	23
Married, with dependents	4.1	4.6	2.5	#	‡	‡	‡	‡	64	48	30	#
Family income												
Dependent students												
Lowest quarter	0.6	1.0	0.3	0.4	‡	‡	‡	‡	3	5	3	6
Lower middle quarter	2.3	1.8	#	0.4	‡	‡	‡	‡	28	22	#	3
Upper middle quarter	1.2	#	#	#	‡	‡	‡	‡	9	#	#	#
Highest quarter	#	#	#	#	‡	‡	‡	‡	#	#	#	#
Independent students												
Lowest quarter	1.9	2.9	3.7	2.2	‡	‡	‡	‡	23	27	65	40
Lower middle quarter	4.7	2.4	1.3	0.1	‡	‡	‡	‡	67	20	21	#
Upper middle quarter	2.7	4.3	2.9	#	‡	‡	‡	‡	34	42	33	#
Highest quarter	5.2	1.4	#	#	‡	‡	‡	‡	98	14	#	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Perkins loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.16. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal subsidized Stafford loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a subsidized Stafford loan				Average annual subsidized Stafford loan amount for those receiving subsidized Stafford loans				Average annual subsidized Stafford loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	11.6	10.3	12.1	13.3	$2,036	$2,112	$2,312	$2,446	$237	$216	$279	$325
Dependency status												
Dependent students	5.0	4.8	7.8	9.0	1,589	1,782	1,959	2,209	80	85	152	199
Independent students	22.0	18.9	20.5	20.6	2,188	2,240	2,571	2,623	481	423	528	540
Unmarried, no dependents	20.8	13.7	24.2	23.4	2,047	2,037	‡	2,514	425	279	669	589
Married, no dependents	16.8	14.3	9.4	6.7	‡	‡	‡	‡	329	374	182	198
Unmarried, with dependents	32.2	24.0	16.8	21.3	2,273	‡	‡	2,458	732	548	455	524
Married, with dependents	19.7	23.9	27.6	23.8	2,342	2,289	‡	2,855	461	547	672	681
Family income												
Dependent students												
Lowest quarter	9.0	10.6	11.4	13.2	‡	‡	2,191	2,408	155	187	249	318
Lower middle quarter	4.9	5.3	12.8	13.1	‡	‡	‡	2,174	75	93	232	286
Upper middle quarter	3.8	3.5	3.2	5.0	‡	‡	‡	‡	56	66	67	89
Highest quarter	1.5	#	1.7	0.6	‡	‡	‡	‡	20	#	17	4
Independent students												
Lowest quarter	26.8	22.7	17.7	24.1	2,255	2,155	‡	2,721	604	489	444	657
Lower middle quarter	19.7	12.4	31.7	25.2	2,022	‡	‡	2,561	397	296	877	644
Upper middle quarter	23.9	24.0	19.7	14.8	‡	‡	‡	‡	541	592	450	375
Highest quarter	9.2	11.0	6.9	5.7	‡	‡	‡	‡	201	217	165	146

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving subsidized Stafford loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.17. Percentage of full-time, full-year undergraduates in public 2-year institutions who received federal unsubsidized Stafford loans or Supplemental Loans for Students (SLS) and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received unsubsidized Stafford or SLS loans[1]				Average annual unsubsidized Stafford or SLS loan amount for those receiving unsubsidized Stafford or SLS loans				Average annual unsubsidized Stafford or SLS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	1.2	1.3	6.4	8.8	‡	‡	$2,637	$2,536	$28	$41	$170	$223
Dependency status												
Dependent students	0.5	#	4.9	6.5	‡	‡	‡	2,089	8	#	106	136
Independent students	2.3	3.1	9.4	12.7	‡	‡	‡	2,929	62	102	294	372
Unmarried, no dependents	3.7	2.9	15.2	16.1	‡	‡	‡	‡	107	95	559	512
Married, no dependents	5.2	#	10.4	8.1	‡	‡	‡	‡	140	#	309	228
Unmarried, with dependents	1.1	3.5	6.1	9.0	‡	‡	‡	‡	24	103	103	192
Married, with dependents	0.4	4.1	6.7	16.0	‡	‡	‡	3,245	5	143	228	519
Family income												
Dependent students												
Lowest quarter	0.7	#	0.9	1.8	‡	‡	‡	‡	6	#	10	26
Lower middle quarter	1.1	#	5.1	8.2	‡	‡	‡	‡	19	#	78	161
Upper middle quarter	#	#	9.7	8.9	‡	‡	‡	‡	#	#	236	182
Highest quarter	#	#	3.4	8.8	‡	‡	‡	‡	#	#	95	226
Independent students												
Lowest quarter	1.8	3.1	9.0	12.5	‡	‡	‡	2,658	36	89	264	332
Lower middle quarter	3.2	3.0	12.8	16.2	‡	‡	‡	2,970	87	108	438	480
Upper middle quarter	1.3	4.7	9.2	11.5	‡	‡	‡	‡	53	173	296	346
Highest quarter	2.9	2.0	4.1	5.3	‡	‡	‡	‡	91	69	83	221

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]The Supplemental Loans for Students (SLS) program was in effect during the 1989–90 and 1992–93 NPSAS survey years. Normally, only students who were considered financially independent were eligible to receive loans through this program but dependents could qualify under unusual circumstances. The Supplemental Loans for Students program was discontinued and replaced by the unsubsidized Stafford loan program in 1994 as a result of the 1992 Reauthorization of the Higher Education Act. The main difference between the two programs is that the unsubsidized Stafford loan program allows dependent as well as independent students to receive unsubsidized student loans.

[2]Includes zero values (that is, those not receiving unsubsidized Stafford loans or loans through the Supplemental Loans for Students program).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.18. Percentage of full-time, full-year undergraduates in public 2-year institutions whose parents received a federal PLUS loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a PLUS loan[1]				Average annual PLUS loan amount for those receiving PLUS loans				Average annual PLUS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	†	†	†	†	†	†	†	†	†	†	†	†
Dependency status												
Dependent students	1.0	1.1	0.4	0.5	‡	‡	‡	‡	$25	$33	$11	$21
Independent students	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Family income												
Dependent students												
Lowest quarter	1.4	0.1	#	0.8	‡	‡	‡	‡	24	2	#	34
Lower middle quarter	1.6	1.6	0.1	#	‡	‡	‡	‡	40	55	2	#
Upper middle quarter	#	1.2	1.3	1.0	‡	‡	‡	‡	#	35	37	43
Highest quarter	0.9	0.8	#	#	‡	‡	‡	‡	37	9	#	#
Independent students												
Lowest quarter	†	†	†	†	†	†	†	†	†	†	†	†
Lower middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Upper middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Highest quarter	†	†	†	†	†	†	†	†	†	†	†	†

†Not applicable.
#Rounds to zero.
‡Reporting standards not met. (Too few cases.)
[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.
[2]Includes zero values (that is, those not receiving PLUS loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.19. Percentage of full-time, full-year undergraduates in public 2-year institutions who received student loans from non-federal sources and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal loan[1]				Average annual non-federal loan amount for those receiving non-federal loans				Average annual non-federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	1.6	0.6	0.5	2.8	‡	‡	‡	$4,207	$12	$4	$3	$119
Dependency status												
Dependent students	1.5	0.6	0.7	3.1	‡	‡	‡	3,005	9	4	4	93
Independent students	1.7	0.5	#	2.3	‡	‡	‡	‡	17	4	#	162
Unmarried, no dependents	2.5	0.4	#	2.4	‡	‡	‡	‡	25	5	#	182
Married, no dependents	#	#	#	1.2	‡	‡	‡	‡	#	#	#	115
Unmarried, with dependents	1.2	#	#	3.2	‡	‡	‡	‡	9	#	#	88
Married, with dependents	1.6	1.1	0.1	1.9	‡	‡	‡	‡	19	6	#	254
Family income												
Dependent students												
Lowest quarter	2.5	0.1	2.7	1.9	‡	‡	‡	‡	13	1	16	51
Lower middle quarter	0.5	1.0	0.1	6.0	‡	‡	‡	‡	2	7	1	207
Upper middle quarter	1.9	0.5	#	2.8	‡	‡	‡	‡	9	2	#	67
Highest quarter	0.9	1.1	#	1.1	‡	‡	‡	‡	14	6	#	22
Independent students												
Lowest quarter	2.6	0.4	#	2.4	‡	‡	‡	‡	13	4	#	134
Lower middle quarter	0.9	#	#	2.8	‡	‡	‡	‡	20	#	#	116
Upper middle quarter	2.6	#	#	1.6	‡	‡	‡	‡	31	#	#	173
Highest quarter	#	2.6	0.1	1.8	‡	‡	‡	‡	#	13	#	360

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes loans from state, institutional, and private/other sources. Does not include loans from family or friends.

[2]Includes zero values (that is, those not receiving non-federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.20. Percentage of full-time, full-year undergraduates in public 2-year institutions who received work-study aid and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	6.1	4.0	5.7	4.4	$1,098	$1,425	$1,252	$1,680	$67	$57	$71	$74
Dependency status												
Dependent students	4.7	3.3	3.6	3.9	1,020	‡	924	1,609	48	46	34	63
Independent students	8.5	5.3	9.7	5.1	1,168	1,448	1,492	1,773	99	76	144	91
Unmarried, no dependents	7.8	5.4	5.3	3.6	‡	‡	‡	‡	101	75	85	62
Married, no dependents	7.3	1.7	1.8	1.3	‡	‡	‡	‡	65	27	15	14
Unmarried, with dependents	16.9	11.4	15.7	6.5	‡	‡	‡	‡	196	155	204	111
Married, with dependents	5.0	2.8	12.3	6.9	‡	‡	‡	‡	56	48	217	134
Family income												
Dependent students												
Lowest quarter	10.4	8.2	9.5	8.6	‡	‡	‡	‡	97	116	94	137
Lower middle quarter	4.4	3.5	2.4	3.6	‡	‡	‡	‡	60	55	19	60
Upper middle quarter	2.3	1.1	1.1	1.3	‡	‡	‡	‡	20	13	10	20
Highest quarter	0.9	0.8	0.9	#	‡	‡	‡	‡	2	4	4	#
Independent students												
Lowest quarter	10.5	9.2	16.1	7.4	‡	‡	‡	‡	134	126	233	121
Lower middle quarter	10.7	3.7	9.1	4.0	‡	‡	‡	‡	108	63	158	68
Upper middle quarter	4.4	0.3	6.6	5.7	‡	‡	‡	‡	56	7	81	131
Highest quarter	2.0	#	#	0.8	‡	‡	‡	‡	18	#	#	9

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-1.21. Among full-time, full-year undergraduates in public 2-year institutions, percentage of total price of attendance met by financial aid and percentage of total financial aid awarded in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of total price met by financial aid for students who received financial aid[2]				Percent of total financial aid awarded in grants for students who received financial aid[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 2-year institutions						
Total	48.8	49.0	52.7	57.9	38.5	38.8	43.1	42.8	71.5	75.2	67.9	70.9
Dependency status												
Dependent students	37.1	35.3	43.0	50.6	33.9	33.1	39.4	39.0	75.5	80.4	72.7	73.8
Independent students	66.1	70.9	71.4	70.5	43.3	42.9	47.5	47.4	67.7	71.1	62.4	67.5
Unmarried, no dependents	58.6	65.1	60.7	63.3	42.1	39.1	49.1	48.5	61.5	68.2	46.4	53.8
Married, no dependents	35.1	53.5	58.4	55.8	‡	‡	39.6	29.2	‡	‡	46.8	69.0
Unmarried, with dependents	94.2	82.1	79.2	77.2	51.4	50.6	48.3	51.4	76.2	82.1	76.1	77.8
Married, with dependents	70.4	77.5	81.4	76.6	38.6	43.3	48.7	48.5	70.7	69.9	66.4	65.5
Family income												
Dependent students												
Lowest quarter	65.6	70.2	73.3	75.7	45.5	40.6	51.3	48.2	81.5	85.8	83.7	86.2
Lower middle quarter	35.5	36.6	43.8	51.7	29.1	33.5	32.6	33.9	69.7	73.8	68.2	64.4
Upper middle quarter	31.4	20.1	31.2	33.9	17.9	21.8	27.8	28.5	74.6	71.9	56.4	63.8
Highest quarter	8.8	17.8	16.2	27.7	‡	‡	‡	27.6	‡	‡	‡	58.3
Independent students												
Lowest quarter	77.3	85.1	85.0	81.3	47.1	47.5	50.6	53.3	71.9	76.0	73.2	74.1
Lower middle quarter	63.0	62.9	75.5	74.3	39.8	40.8	48.5	48.9	65.4	70.0	56.4	64.9
Upper middle quarter	67.2	61.3	66.4	61.3	38.4	41.4	43.6	38.2	66.6	55.1	58.3	57.0
Highest quarter	43.0	44.5	38.2	41.2	‡	‡	‡	‡	‡	‡	‡	‡

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.0. Percentage of undergraduates enrolled full-time, full-year, percentage distribution of full-time, full-year undergraduates, and average family income of full-time, full-year undergraduates in public 4-year institutions, by dependency and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent of students enrolled full-time, full-year				Percent distribution of full-time, full-year students				Average family income			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	56.1	53.2	56.2	55.4	100.0	100.0	100.0	100.0	$37,818	$45,373	$50,153	$55,862
Dependency status												
Dependent students	68.4	66.0	71.4	69.3	78.2	78.4	80.0	78.4	45,146	54,837	58,685	66,208
Independent students	34.6	31.4	30.5	32.2	21.8	21.6	20.0	21.6	11,800	14,628	16,009	18,249
Unmarried, no dependents	43.0	37.1	32.1	33.5	12.0	12.7	9.2	8.3	7,060	9,191	9,494	10,950
Married, no dependents	31.0	26.7	31.2	27.2	3.3	2.9	3.8	2.9	16,946	24,410	26,104	28,274
Unmarried, with dependents	38.3	31.9	30.6	39.5	2.2	2.0	3.1	6.1	10,702	10,466	9,076	14,240
Married, with dependents	23.1	22.9	26.5	26.5	4.3	3.9	3.9	4.3	21,564	27,036	26,996	31,256
Family income												
Dependent students												
Lowest quarter	67.6	63.7	70.0	68.4	20.9	21.8	22.4	22.2	10,492	16,207	13,374	18,522
Lower middle quarter	67.4	63.9	71.3	69.7	25.5	21.7	23.3	24.5	30,325	36,902	35,732	42,802
Upper middle quarter	70.6	61.4	69.7	68.8	27.6	24.7	26.0	25.3	46,710	53,956	58,232	67,937
Highest quarter	67.8	74.1	74.2	70.1	26.0	31.8	28.3	28.0	85,864	94,263	113,756	123,031
Independent students												
Lowest quarter	54.4	49.0	46.1	50.5	49.8	52.3	44.1	49.1	3,876	5,040	3,841	5,547
Lower middle quarter	34.8	32.3	33.0	37.1	26.2	26.2	26.9	29.9	10,765	14,549	12,481	17,677
Upper middle quarter	24.0	19.3	23.4	20.0	15.4	13.1	17.5	13.6	21,867	27,139	25,772	34,937
Highest quarter	14.0	13.6	15.3	11.5	8.6	8.4	11.5	7.4	43,618	53,631	56,146	73,830

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.1. Average tuition and net tuition after grants (if any) for full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
				Public 4-year institutions				
Total	$2,076	$2,975	$3,733	$4,154	$1,420	$2,130	$2,602	$2,688
Dependency status								
Dependent students	2,142	3,100	3,881	4,324	1,580	2,381	2,832	2,943
Independent students	1,846	2,520	3,143	3,535	855	1,221	1,680	1,763
Unmarried, no dependents	1,881	2,626	3,317	3,756	860	1,274	1,907	1,942
Married, no dependents	1,816	2,454	2,969	3,352	1,113	1,573	2,161	2,083
Unmarried, with dependents	1,840	2,408	3,014	3,520	352	521	695	1,775
Married, with dependents	1,774	2,281	3,002	3,253	890	1,140	1,456	1,193
Family income								
Dependent students								
Lowest quarter	1,996	2,687	3,550	3,805	724	1,092	1,354	1,255
Lower middle quarter	2,092	2,891	3,607	4,069	1,496	2,017	2,325	2,607
Upper middle quarter	2,144	2,978	3,717	4,431	1,806	2,489	3,161	3,507
Highest quarter	2,305	3,505	4,518	4,863	2,111	3,193	4,115	4,066
Independent students								
Lowest quarter	1,879	2,599	3,172	3,560	680	880	1,097	1,278
Lower middle quarter	1,806	2,490	3,046	3,580	910	1,532	1,734	2,060
Upper middle quarter	1,808	2,325	3,288	3,348	973	1,544	2,400	2,192
Highest quarter	1,802	2,594	3,038	3,531	1,463	2,169	2,695	2,988

[1]Includes all tuition and required fees charged by the institution. Averages include students charged out-of-state fees.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 24 in 1989–90, 21 in 1992–93, 21 in 1995–96, and 26 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (EFC) for full-time, full-year undergraduates in public 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	$7,583	$9,584	$10,831	$12,492	$5,746	$7,252	$7,093	$7,593	$7,455	$7,947	$7,876	$9,434
Dependency status												
Dependent students	7,420	9,465	10,708	12,396	5,922	7,555	7,390	7,988	8,755	9,383	9,043	11,188
Independent students	8,169	9,995	11,324	12,838	5,115	6,134	5,902	6,156	2,795	3,188	3,209	3,057
Unmarried, no dependents	8,094	10,012	11,170	12,932	5,094	6,122	5,708	5,797	3,915	4,251	2,623	2,684
Married, no dependents	8,081	10,015	11,286	13,026	5,603	6,910	7,583	7,186	1,332	2,169	6,846	7,098
Unmarried, with dependents	8,436	10,137	11,319	12,672	3,993	4,847	4,630	6,906	753	403	444	1,751
Married, with dependents	8,312	9,855	11,726	12,768	5,356	6,243	5,730	5,124	1,826	2,050	3,245	2,943
Family income												
Dependent students												
Lowest quarter	7,302	8,949	10,173	11,610	4,215	5,116	4,904	5,174	2,097	2,490	1,174	1,421
Lower middle quarter	7,230	9,164	10,331	12,039	5,614	6,638	6,290	7,442	4,871	5,191	3,605	4,996
Upper middle quarter	7,366	9,345	10,502	12,595	6,316	7,888	7,918	8,580	8,925	7,777	8,417	11,008
Highest quarter	7,760	9,982	11,629	13,155	7,180	9,072	9,775	10,165	17,731	18,382	20,302	24,536
Independent students												
Lowest quarter	8,110	9,915	11,182	12,766	4,698	5,236	4,657	4,709	2,007	2,093	457	786
Lower middle quarter	8,161	10,125	11,200	12,700	5,144	6,828	5,466	7,030	3,313	3,712	1,991	2,396
Upper middle quarter	8,251	9,835	11,645	13,103	5,495	7,123	7,731	7,138	3,420	3,325	4,915	5,509
Highest quarter	8,296	10,434	11,673	13,386	6,813	8,612	8,913	10,404	5,217	7,704	14,034	16,215

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.3. Percentage of full-time, full-year undergraduates in public 4-year institutions who had financial aid need and average amount of need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had financial aid need[1]				Average amount of financial aid need for those who had financial aid need				Average amount of financial aid need for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	69.7	73.4	73.1	71.8	$5,034	$6,001	$7,491	$8,592	$3,508	$4,403	$5,477	$6,169
Dependency status												
Dependent students	63.0	67.0	68.3	65.7	4,520	5,264	6,840	7,693	2,848	3,524	4,668	5,055
Independent students	93.6	94.6	92.6	93.9	6,267	7,695	9,409	10,877	5,868	7,278	8,712	10,218
Unmarried, no dependents	89.7	92.9	95.5	96.3	5,591	6,908	9,218	10,802	5,016	6,420	8,801	10,401
Married, no dependents	98.5	96.2	81.0	82.1	6,885	8,394	7,593	8,772	6,778	8,073	6,152	7,202
Unmarried, with dependents	100.0	100.0	99.2	96.2	7,683	9,743	11,033	11,849	7,683	9,743	10,942	11,393
Married, with dependents	97.7	95.8	91.8	94.2	6,793	8,465	10,050	10,840	6,633	8,108	9,225	10,206
Family income												
Dependent students												
Lowest quarter	97.3	98.2	98.6	99.4	5,496	6,781	9,300	10,365	5,349	6,658	9,172	10,300
Lower middle quarter	81.2	89.8	96.9	95.8	4,195	5,153	7,087	7,544	3,407	4,626	6,871	7,229
Upper middle quarter	49.2	68.3	68.9	62.4	3,386	3,962	4,409	5,086	1,665	2,706	3,036	3,174
Highest quarter	32.3	27.9	20.1	15.6	4,788	4,234	3,981	4,408	1,544	1,179	800	686
Independent students												
Lowest quarter	96.5	98.9	99.8	98.9	6,551	8,071	10,760	12,192	6,324	7,982	10,738	12,054
Lower middle quarter	92.5	94.6	100.0	99.1	5,772	7,123	9,209	10,414	5,341	6,741	9,209	10,315
Upper middle quarter	87.6	88.5	94.2	93.4	6,871	7,953	7,318	8,330	6,015	7,038	6,894	7,781
Highest quarter	88.0	78.2	45.1	41.9	4,928	6,873	5,640	5,176	4,336	5,372	2,545	2,169

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.4. Percentage of full-time, full-year undergraduates in public 4-year institutions who had remaining financial aid need after receiving financial aid (if any) and average amount of remaining need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had remaining need after financial aid[1]				Average amount of remaining need after financial aid for those who had need				Average amount of remaining need after financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	52.9	57.7	55.2	48.6	$3,302	$3,675	$4,012	$4,609	$1,748	$2,119	$2,217	$2,240
Dependency status												
Dependent students	47.5	51.3	51.8	44.6	3,115	3,417	3,843	4,215	1,479	1,754	1,989	1,878
Independent students	72.4	78.3	69.2	63.4	3,744	4,139	4,518	5,615	2,711	3,239	3,127	3,558
Unmarried, no dependents	63.0	70.6	69.7	62.1	3,145	3,406	4,495	5,119	1,980	2,404	3,132	3,178
Married, no dependents	87.7	88.1	58.1	45.1	4,741	5,282	4,733	4,620	4,158	4,652	2,751	2,083
Unmarried, with dependents	81.3	91.3	81.4	75.8	3,572	4,473	4,697	7,202	2,903	4,083	3,825	5,461
Married, with dependents	82.5	88.3	69.3	60.4	4,284	4,931	4,232	4,299	3,534	4,354	2,934	2,599
Family income												
Dependent students												
Lowest quarter	74.0	77.3	84.2	78.5	2,790	3,488	4,443	4,642	2,064	2,695	3,742	3,645
Lower middle quarter	62.3	67.6	76.4	69.2	2,855	3,341	3,879	4,292	1,779	2,259	2,961	2,970
Upper middle quarter	33.7	51.8	46.0	33.2	2,848	3,202	3,008	3,369	959	1,659	1,383	1,117
Highest quarter	26.3	21.3	11.2	6.3	4,808	3,774	3,237	3,276	1,266	805	361	206
Independent students												
Lowest quarter	73.8	79.0	77.2	66.0	3,712	3,940	4,723	5,538	2,740	3,113	3,646	3,655
Lower middle quarter	67.4	79.5	73.6	71.8	3,354	4,047	4,709	6,389	2,261	3,217	3,464	4,585
Upper middle quarter	72.3	81.0	71.3	57.2	4,517	5,192	3,944	4,282	3,267	4,206	2,810	2,451
Highest quarter	78.5	70.9	25.4	23.4	3,627	5,233	3,281	3,480	2,847	3,709	832	814

[1]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. The student budget is the total price of attendance, which includes tuition, fees, and living expenses. The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without remaining financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.5. Percentage of full-time, full-year undergraduates in public 4-year institutions who received financial aid and average total amount of financial aid received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average total amount of financial aid for those who received financial aid				Average total amount of financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	52.3	55.4	66.8	73.0	$3,851	$4,517	$6,012	$7,110	$2,012	$2,504	$4,017	$5,187
Dependency status												
Dependent students	47.5	49.7	63.4	70.8	3,470	4,121	5,548	6,560	1,648	2,049	3,520	4,643
Independent students	69.1	76.3	80.3	80.9	4,802	5,451	7,479	8,859	3,320	4,157	6,003	7,165
Unmarried, no dependents	69.1	76.3	78.9	84.2	4,728	5,470	7,694	9,169	3,267	4,175	6,071	7,718
Married, no dependents	60.8	67.4	69.0	77.8	4,416	5,196	6,076	8,125	2,684	3,500	4,193	6,318
Unmarried, with dependents	89.0	91.1	89.2	71.5	5,432	6,245	8,023	8,487	4,837	5,687	7,158	6,072
Married, with dependents	65.7	75.2	87.2	89.6	4,869	5,076	7,658	9,134	3,201	3,818	6,679	8,188
Family income												
Dependent students												
Lowest quarter	79.6	83.9	86.8	88.0	4,256	4,920	6,389	7,732	3,385	4,127	5,542	6,800
Lower middle quarter	54.5	63.6	74.4	75.4	3,295	4,288	5,750	6,482	1,796	2,727	4,278	4,886
Upper middle quarter	40.8	44.4	57.8	68.4	2,867	3,501	4,757	6,131	1,170	1,556	2,751	4,194
Highest quarter	21.9	29.4	41.2	55.3	2,796	3,299	4,872	5,654	613	969	2,007	3,124
Independent students												
Lowest quarter	73.3	85.7	90.1	87.5	5,068	5,891	7,977	9,787	3,712	5,048	7,187	8,559
Lower middle quarter	72.4	68.7	81.8	77.6	4,566	5,165	7,548	7,903	3,306	3,549	6,177	6,134
Upper middle quarter	63.5	67.0	70.6	80.2	4,609	4,396	6,653	8,193	2,927	2,945	4,694	6,571
Highest quarter	44.7	48.1	53.5	51.8	3,648	3,962	5,679	6,167	1,630	1,905	3,039	3,192

[1]May consist of any type of aid, including grants (or scholarships), loans, work-study, employer aid, federal veterans' benefits, Parent Loans to Undergraduate Students (PLUS), and private aid.

[2]Includes zero values (that is, those not receiving financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.6. Percentage of full-time, full-year undergraduates in public 4-year institutions who received grants and average grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	41.9	44.0	49.8	55.2	$2,444	$2,609	$3,021	$3,770	$1,023	$1,149	$1,504	$2,080
Dependency status												
Dependent students	36.5	38.0	45.8	51.7	2,347	2,532	3,056	3,751	857	962	1,401	1,941
Independent students	60.7	65.9	65.6	67.7	2,660	2,777	2,923	3,825	1,614	1,829	1,916	2,589
Unmarried, no dependents	61.7	65.4	63.6	69.1	2,621	2,826	2,718	3,673	1,616	1,847	1,730	2,538
Married, no dependents	47.3	51.6	44.5	52.1	2,195	2,448	2,417	3,328	1,038	1,263	1,075	1,733
Unmarried, with dependents	83.6	89.4	88.8	64.4	3,248	3,334	3,707	4,309	2,714	2,980	3,290	2,773
Married, with dependents	56.8	66.4	72.2	79.8	2,647	2,435	2,887	3,744	1,502	1,617	2,084	2,988
Family income												
Dependent students												
Lowest quarter	75.3	77.7	81.8	85.0	2,788	2,957	3,931	4,596	2,101	2,298	3,217	3,905
Lower middle quarter	42.8	48.6	59.4	58.0	1,995	2,295	2,611	3,411	854	1,116	1,551	1,979
Upper middle quarter	24.5	27.8	31.3	38.6	1,887	2,223	2,218	3,081	460	617	694	1,189
Highest quarter	12.0	17.8	19.6	31.7	2,340	2,201	2,511	3,235	281	392	493	1,026
Independent students												
Lowest quarter	68.8	80.6	85.5	81.4	2,913	3,097	3,222	4,254	2,005	2,496	2,756	3,463
Lower middle quarter	60.6	53.5	62.6	61.5	2,215	2,331	2,710	3,458	1,342	1,248	1,696	2,128
Upper middle quarter	53.3	51.4	49.4	54.6	2,635	1,947	2,268	2,835	1,405	1,000	1,120	1,547
Highest quarter	26.8	29.7	20.4	25.8	1,881	1,891	2,040	2,232	505	561	415	575

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.7. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal grants and average federal grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal grant[1]				Average federal grant amount for those who received federal grants				Average federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	27.7	27.3	29.3	29.5	$1,818	$1,969	$1,949	$2,485	$504	$538	$571	$734
Dependency status												
Dependent students	21.3	20.0	23.0	22.5	1,682	1,767	1,872	2,351	358	353	430	528
Independent students	50.8	54.3	54.7	55.2	2,021	2,235	2,078	2,682	1,027	1,212	1,136	1,482
Unmarried, no dependents	53.7	53.8	52.9	56.1	2,005	2,230	1,863	2,590	1,076	1,200	986	1,452
Married, no dependents	25.5	35.4	24.4	34.4	1,760	2,112	1,641	2,226	448	747	400	765
Unmarried, with dependents	79.4	82.7	87.0	54.1	2,350	2,496	2,523	2,984	1,867	2,063	2,195	1,613
Married, with dependents	48.2	55.4	62.6	69.0	1,905	2,112	2,185	2,645	919	1,171	1,367	1,826
Family income												
Dependent students												
Lowest quarter	66.3	67.9	69.4	73.0	1,930	2,008	2,138	2,683	1,279	1,363	1,484	1,960
Lower middle quarter	23.7	25.1	29.6	23.0	1,257	1,249	1,325	1,534	299	313	392	352
Upper middle quarter	4.4	4.2	1.7	1.9	1,045	1,032	1,153	921	46	43	20	18
Highest quarter	0.6	1.0	0.3	0.5	‡	‡	‡	‡	6	15	5	8
Independent students												
Lowest quarter	63.0	72.2	83.2	76.3	2,212	2,373	2,167	2,826	1,393	1,714	1,803	2,156
Lower middle quarter	49.1	39.5	43.9	43.1	1,704	2,016	2,015	2,631	836	795	884	1,134
Upper middle quarter	36.3	35.4	32.2	35.2	1,705	1,706	1,739	1,736	619	605	560	612
Highest quarter	10.3	8.9	4.7	1.6	‡	‡	‡	‡	192	144	46	17

‡Reporting standards not met. (Too few cases.)

[1]Includes the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Robert Byrd Scholarships, and all other federal grants, fellowships, and traineeships. Does not include federal veterans' benefits or military aid.

[2]Includes zero values (that is, those not receiving federal grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.8. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal Pell Grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Pell Grant				Average Pell Grant amount for those who received Pell Grants				Average Pell Grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	26.9	26.4	28.7	28.9	$1,671	$1,808	$1,771	$2,296	$450	$478	$509	$664
Dependency status												
Dependent students	20.5	19.1	22.3	21.8	1,531	1,627	1,705	2,165	314	310	380	472
Independent students	49.8	53.2	54.5	54.8	1,875	2,043	1,879	2,486	935	1,087	1,024	1,362
Unmarried, no dependents	53.1	52.9	52.8	55.7	1,896	2,073	1,697	2,399	1,006	1,097	895	1,337
Married, no dependents	22.6	33.2	24.4	33.7	1,749	1,945	1,521	2,035	395	645	371	686
Unmarried, with dependents	78.9	81.4	86.9	53.8	2,019	2,179	2,225	2,774	1,593	1,773	1,934	1,493
Married, with dependents	47.3	54.9	62.3	68.1	1,738	1,891	1,995	2,453	822	1,039	1,242	1,671
Family income												
Dependent students												
Lowest quarter	65.1	66.9	68.7	72.6	1,746	1,843	1,955	2,449	1,137	1,233	1,343	1,778
Lower middle quarter	22.0	23.2	28.6	21.8	1,147	1,090	1,160	1,390	253	253	331	303
Upper middle quarter	4.2	3.2	1.0	1.2	931	1,008	‡	‡	39	32	9	9
Highest quarter	0.5	0.7	#	0.1	‡	‡	‡	‡	5	10	#	1
Independent students												
Lowest quarter	62.7	71.6	83.1	76.0	2,057	2,175	1,960	2,604	1,290	1,558	1,628	1,980
Lower middle quarter	47.0	38.6	43.8	42.4	1,568	1,824	1,780	2,482	736	704	779	1,051
Upper middle quarter	34.4	32.3	32.2	35.1	1,576	1,505	1,628	1,586	542	487	524	557
Highest quarter	10.3	8.3	4.1	0.3	‡	‡	‡	‡	164	115	44	4

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Pell Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.9. Percentage of full-time, full-year undergraduates in public 4-year institutions who received Supplemental Educational Opportunity Grants (SEOG) and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Supplemental Educational Opportunity Grant				Average SEOG amount for those who received Supplemental Educational Opportunity Grants				Average SEOG amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	7.5	7.1	7.6	8.0	$682	$723	$747	$789	$51	$51	$57	$63
Dependency status												
Dependent students	5.6	4.9	5.4	5.8	731	730	806	853	41	36	43	50
Independent students	14.1	15.0	16.4	16.1	612	713	669	704	86	107	110	114
Unmarried, no dependents	12.0	12.4	12.6	16.7	541	666	709	677	65	83	89	113
Married, no dependents	8.1	8.7	5.4	9.4	‡	985	‡	759	53	86	29	71
Unmarried, with dependents	34.5	36.8	37.5	15.9	777	747	667	674	268	275	250	107
Married, with dependents	14.3	17.3	19.3	19.7	561	684	647	763	80	118	125	150
Family income												
Dependent students												
Lowest quarter	17.5	16.6	17.1	20.0	772	716	782	875	135	119	134	175
Lower middle quarter	6.1	6.4	6.0	5.0	687	793	876	809	42	51	53	40
Upper middle quarter	1.4	1.0	0.6	0.6	‡	‡	‡	‡	7	6	4	4
Highest quarter	0.1	0.2	#	#	‡	‡	‡	‡	1	1	#	#
Independent students												
Lowest quarter	16.2	20.2	24.8	24.2	605	691	691	690	98	140	171	167
Lower middle quarter	14.0	10.7	15.4	10.7	609	733	665	747	85	78	103	80
Upper middle quarter	11.8	9.2	7.1	7.4	640	836	‡	‡	76	77	36	54
Highest quarter	4.3	3.4	0.5	1.0	‡	‡	‡	‡	28	29	2	7

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Supplemental Educational Opportunity Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.10. Percentage of full-time, full-year undergraduates in public 4-year institutions who received grants from non-federal sources and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal grant[1]				Average non-federal grant amount for those receiving non-federal grants				Average non-federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	31.7	32.0	38.9	45.3	$1,635	$1,908	$2,398	$2,973	$518	$611	$933	$1,346
Dependency status												
Dependent students	29.5	29.7	38.3	45.0	1,692	2,056	2,538	3,142	499	610	971	1,412
Independent students	39.3	40.5	41.5	46.5	1,492	1,524	1,879	2,380	586	617	779	1,107
Unmarried, no dependents	37.0	40.1	39.7	47.0	1,460	1,611	1,872	2,314	540	647	744	1,087
Married, no dependents	36.8	34.0	34.2	42.1	1,603	1,518	1,970	2,303	590	516	675	969
Unmarried, with dependents	62.1	57.2	54.7	44.5	1,365	1,601	2,000	2,608	848	917	1,094	1,160
Married, with dependents	36.5	38.1	42.1	51.4	1,601	1,173	1,702	2,262	584	447	717	1,163
Family income												
Dependent students												
Lowest quarter	53.3	50.1	59.5	62.0	1,542	1,865	2,912	3,139	822	935	1,732	1,945
Lower middle quarter	35.2	37.9	49.1	51.8	1,580	2,120	2,361	3,143	556	803	1,160	1,627
Upper middle quarter	23.0	25.9	30.8	38.2	1,800	2,216	2,189	3,066	414	574	674	1,172
Highest quarter	11.8	17.2	19.5	31.6	2,341	2,192	2,511	3,226	275	376	488	1,018
Independent students												
Lowest quarter	41.4	48.9	49.7	52.2	1,478	1,599	1,918	2,504	612	781	953	1,307
Lower middle quarter	40.4	33.1	44.2	45.2	1,255	1,366	1,840	2,200	506	452	813	994
Upper middle quarter	39.8	30.1	31.9	40.4	1,975	1,311	1,755	2,314	785	395	560	935
Highest quarter	24.1	25.7	18.1	25.6	1,298	1,621	‡	2,180	313	417	369	558

‡Reporting standards not met. (Too few cases.)

[1]Includes state, institutional, and privately-funded grants.

[2]Includes zero values (that is, those not receiving non-federal grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.11. Percentage of full-time, full-year undergraduates in public 4-year institutions who received state-funded grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a state-funded grant				Average state-funded grant amount for those receiving state-funded grants				Average state-funded grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	16.5	15.2	18.8	21.8	$1,047	$1,330	$1,782	$1,948	$173	$202	$335	$425
Dependency status												
Dependent students	14.2	12.7	17.2	20.6	1,059	1,395	1,868	2,017	150	177	322	416
Independent students	25.0	24.5	25.1	26.1	1,024	1,212	1,547	1,749	256	297	389	457
Unmarried, no dependents	24.7	24.7	24.1	28.9	1,056	1,299	1,619	1,801	261	320	391	520
Married, no dependents	17.7	17.0	16.0	17.0	1,063	1,226	1,476	1,596	188	208	236	271
Unmarried, with dependents	46.7	39.2	39.6	25.2	992	1,148	1,569	1,719	463	450	622	433
Married, with dependents	20.6	22.2	24.9	28.1	928	947	1,400	1,746	191	210	349	490
Family income												
Dependent students												
Lowest quarter	34.9	32.2	34.3	40.4	1,145	1,450	2,159	2,188	399	466	740	884
Lower middle quarter	17.6	17.9	24.5	26.2	906	1,281	1,684	1,975	160	229	412	517
Upper middle quarter	6.3	6.9	9.8	12.4	944	1,337	1,395	1,791	60	92	137	223
Highest quarter	2.4	3.2	4.6	7.5	1,490	1,651	1,884	1,748	36	53	86	131
Independent students												
Lowest quarter	27.3	31.0	31.8	32.3	1,038	1,278	1,600	1,832	283	396	509	591
Lower middle quarter	27.3	20.8	27.7	23.7	953	1,131	1,485	1,653	260	235	411	392
Upper middle quarter	21.4	14.6	16.0	18.6	1,093	950	1,399	1,485	234	139	224	276
Highest quarter	10.5	8.2	7.5	8.9	‡	‡	‡	‡	111	74	128	161

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving state-funded grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.12. Percentage of full-time, full-year undergraduates in public 4-year institutions who received institutional grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received an institutional grant				Average institutional grant amount for those receiving institutional grants				Average institutional grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	14.9	16.3	19.3	23.4	$1,712	$1,905	$2,362	$2,711	$256	$310	$456	$634
Dependency status												
Dependent students	15.1	16.5	19.6	24.0	1,794	2,049	2,538	2,854	270	337	498	685
Independent students	14.5	15.7	18.0	21.2	1,417	1,371	1,595	2,123	205	215	287	450
Unmarried, no dependents	12.6	15.5	19.0	20.5	1,491	1,480	1,461	1,979	187	229	278	405
Married, no dependents	16.7	15.8	16.4	26.5	1,513	1,123	1,818	1,873	252	178	297	496
Unmarried, with dependents	20.1	22.6	18.5	19.5	1,130	1,637	1,982	2,516	227	370	367	491
Married, with dependents	15.3	12.8	16.8	21.4	1,356	940	1,407	2,089	207	121	237	446
Family income												
Dependent students												
Lowest quarter	20.7	23.1	29.9	31.6	1,479	1,549	2,688	2,478	306	357	804	782
Lower middle quarter	16.9	20.9	23.4	26.9	1,728	2,190	2,536	2,750	291	457	593	741
Upper middle quarter	15.7	15.6	17.0	21.4	1,852	2,528	2,185	3,074	290	395	371	659
Highest quarter	8.1	11.3	10.8	17.7	2,451	2,092	2,726	3,283	200	236	294	582
Independent students												
Lowest quarter	15.0	20.0	23.1	24.9	1,567	1,417	1,575	2,076	235	284	363	517
Lower middle quarter	14.8	11.7	17.2	20.3	1,002	1,290	1,812	1,946	149	151	312	395
Upper middle quarter	14.7	9.9	14.6	14.8	1,790	1,299	1,393	3,157	264	129	204	468
Highest quarter	10.4	9.2	5.6	11.8	‡	‡	‡	‡	91	98	64	191

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving institutional grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.13. Percentage of full-time, full-year undergraduates in public 4-year institutions who received any student loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	30.6	33.7	45.7	49.7	$2,672	$3,488	$4,895	$5,676	$819	$1,175	$2,236	$2,819
Dependency status												
Dependent students	26.0	28.6	41.6	46.6	2,472	3,287	4,611	5,294	643	940	1,919	2,468
Independent students	47.3	52.4	62.0	60.7	3,064	3,884	5,657	6,742	1,451	2,036	3,508	4,094
Unmarried, no dependents	48.6	53.0	65.1	65.9	2,876	3,866	5,737	6,978	1,397	2,049	3,733	4,597
Married, no dependents	43.1	47.5	46.0	58.8	3,347	3,877	5,716	6,985	1,442	1,843	2,628	4,107
Unmarried, with dependents	52.6	62.1	65.7	49.6	3,284	3,723	5,185	6,040	1,728	2,310	3,405	2,993
Married, with dependents	44.5	49.3	67.5	67.7	3,296	4,050	5,799	6,878	1,468	1,998	3,912	4,656
Family income												
Dependent students												
Lowest quarter	45.2	52.2	51.9	55.6	2,204	2,934	3,951	4,550	997	1,532	2,048	2,531
Lower middle quarter	32.3	42.6	54.6	52.5	2,367	3,292	4,561	4,984	764	1,403	2,490	2,617
Upper middle quarter	20.9	24.0	39.7	49.2	2,815	3,470	4,767	5,740	589	833	1,890	2,825
Highest quarter	9.9	13.3	24.7	32.0	3,023	3,924	5,565	6,148	298	520	1,374	1,965
Independent students												
Lowest quarter	48.4	58.1	69.6	68.4	2,936	3,769	5,418	6,715	1,421	2,189	3,771	4,594
Lower middle quarter	53.1	49.9	66.8	54.2	3,177	4,110	6,048	6,542	1,687	2,050	4,037	3,542
Upper middle quarter	41.4	43.2	49.8	62.3	3,254	3,971	5,616	7,095	1,348	1,713	2,794	4,418
Highest quarter	30.7	32.7	40.4	33.4	3,184	3,862	5,804	7,200	978	1,261	2,345	2,407

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.14. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal student loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal loan[1]				Average annual federal loan amount for those receiving federal loans				Average annual federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	29.9	32.9	45.4	48.7	$2,597	$3,407	$4,859	$5,382	$776	$1,120	$2,207	$2,620
Dependency status												
Dependent students	25.2	27.8	41.3	45.5	2,374	3,182	4,564	4,987	598	884	1,885	2,270
Independent students	46.7	51.5	61.9	60.2	3,026	3,844	5,646	6,469	1,414	1,981	3,497	3,893
Unmarried, no dependents	48.1	52.3	64.9	65.5	2,850	3,817	5,723	6,776	1,371	1,995	3,714	4,435
Married, no dependents	42.7	47.1	46.0	57.4	3,256	3,807	5,716	6,761	1,391	1,792	2,628	3,882
Unmarried, with dependents	52.2	61.5	65.7	49.4	3,188	3,692	5,158	5,715	1,663	2,271	3,387	2,824
Married, with dependents	43.3	47.5	67.5	66.9	3,301	4,069	5,799	6,506	1,428	1,933	3,912	4,354
Family income												
Dependent students												
Lowest quarter	44.7	51.8	51.7	54.8	2,188	2,902	3,925	4,341	978	1,502	2,030	2,380
Lower middle quarter	31.8	41.9	54.5	51.3	2,276	3,234	4,498	4,740	723	1,355	2,449	2,431
Upper middle quarter	19.7	23.3	39.3	48.0	2,619	3,322	4,720	5,321	517	772	1,855	2,554
Highest quarter	8.9	12.0	24.1	30.8	2,888	3,667	5,537	5,788	258	439	1,334	1,783
Independent students												
Lowest quarter	47.7	57.3	69.4	68.0	2,922	3,718	5,400	6,457	1,393	2,130	3,750	4,392
Lower middle quarter	52.8	49.6	66.8	53.5	3,108	4,057	6,037	6,379	1,640	2,011	4,030	3,414
Upper middle quarter	40.7	41.2	49.8	61.7	3,194	4,018	5,616	6,629	1,301	1,654	2,794	4,089
Highest quarter	30.0	31.4	40.4	32.4	3,155	3,839	5,804	6,681	946	1,205	2,345	2,163

[1]Includes Perkins, Stafford (subsidized and unsubsidized), federal loans through the Public Health Service, and the Parent Loan to Undergraduate Students (PLUS), a federal loan which is taken out by parents.

[2]Includes zero values (that is, those not receiving federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.15. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal Perkins loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Perkins loan				Average annual Perkins loan amount for those receiving Perkins loans				Average annual Perkins loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	8.1	5.9	7.5	6.7	$1,152	$1,258	$1,462	$1,750	$93	$75	$110	$117
Dependency status												
Dependent students	6.5	4.7	6.4	5.9	1,068	1,207	1,453	1,682	69	56	92	99
Independent students	13.7	10.7	12.1	9.6	1,293	1,339	1,482	1,903	177	143	179	183
Unmarried, no dependents	12.5	8.3	12.4	10.1	1,144	1,329	1,542	1,999	143	110	192	201
Married, no dependents	12.7	11.2	5.1	3.6	1,403	1,519	‡	‡	177	170	76	75
Unmarried, with dependents	24.5	23.0	16.8	10.9	1,437	1,267	1,412	1,621	352	291	238	177
Married, with dependents	12.2	11.7	14.2	10.8	1,487	1,303	1,417	2,086	182	152	201	226
Family income												
Dependent students												
Lowest quarter	15.6	11.5	12.2	12.2	1,094	1,171	1,399	1,734	171	135	171	211
Lower middle quarter	9.0	7.7	9.5	9.4	994	1,214	1,532	1,656	89	93	146	155
Upper middle quarter	2.8	2.4	4.1	2.8	1,151	1,350	1,441	1,541	32	32	59	42
Highest quarter	0.7	1.0	1.2	0.6	‡	‡	1,421	‡	8	12	16	11
Independent students												
Lowest quarter	14.6	12.8	17.9	13.2	1,195	1,364	1,519	1,906	175	174	272	251
Lower middle quarter	15.6	9.2	9.3	7.9	1,398	1,309	1,396	1,865	219	121	130	148
Upper middle quarter	10.9	8.0	7.4	5.1	1,477	1,253	‡	‡	161	100	111	103
Highest quarter	6.2	4.0	3.2	0.9	‡	‡	‡	‡	81	54	38	17

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Perkins loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.16. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal subsidized Stafford loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a subsidized Stafford loan				Average annual subsidized Stafford loan amount for those receiving subsidized Stafford loans				Average annual subsidized Stafford loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	24.4	29.0	37.3	37.9	$2,274	$2,766	$3,495	$3,484	$554	$802	$1,302	$1,322
Dependency status												
Dependent students	19.7	23.9	32.2	33.0	2,088	2,604	3,236	3,152	410	622	1,041	1,041
Independent students	41.3	47.7	57.6	55.8	2,593	3,054	4,073	4,198	1,070	1,457	2,345	2,342
Unmarried, no dependents	43.2	48.4	60.5	61.5	2,409	2,966	4,155	4,311	1,040	1,436	2,513	2,653
Married, no dependents	37.2	44.0	39.2	51.4	2,819	3,098	3,974	4,241	1,047	1,364	1,556	2,181
Unmarried, with dependents	44.5	53.7	62.9	44.0	2,715	3,011	3,942	4,080	1,209	1,616	2,478	1,795
Married, with dependents	37.5	45.2	64.4	64.1	2,937	3,352	4,051	4,080	1,103	1,513	2,608	2,615
Family income												
Dependent students												
Lowest quarter	36.0	47.1	48.0	52.0	2,066	2,586	3,314	3,427	743	1,218	1,590	1,781
Lower middle quarter	26.0	37.4	51.1	47.8	2,103	2,604	3,439	3,200	546	973	1,757	1,529
Upper middle quarter	15.0	19.2	27.7	29.6	2,097	2,562	2,959	2,863	314	492	820	846
Highest quarter	5.3	8.4	8.3	8.2	2,117	2,734	2,703	2,468	113	230	223	203
Independent students												
Lowest quarter	42.5	52.3	64.6	64.1	2,524	2,992	4,048	4,341	1,073	1,566	2,617	2,785
Lower middle quarter	45.8	46.5	65.6	49.9	2,590	3,119	4,274	4,125	1,186	1,449	2,802	2,059
Upper middle quarter	35.4	38.6	46.3	57.0	2,784	3,251	3,872	3,901	985	1,253	1,794	2,225
Highest quarter	28.1	29.9	28.8	22.0	2,730	3,079	3,715	3,511	766	921	1,068	773

[1]Includes zero values (that is, those not receiving subsidized Stafford loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.17. Percentage of full-time, full-year undergraduates in public 4-year institutions who received federal unsubsidized Stafford loans or Supplemental Loans for Students (SLS) and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received unsubsidized Stafford or SLS loans[1]				Average annual unsubsidized Stafford or SLS loan amount for those receiving unsubsidized Stafford or SLS loans				Average annual unsubsidized Stafford or SLS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	1.4	2.8	17.3	24.7	$2,582	$2,856	$3,019	$3,377	$36	$80	$521	$832
Dependency status												
Dependent students	0.2	0.7	14.1	21.1	‡	2,560	2,905	3,256	6	17	409	688
Independent students	5.8	10.6	30.0	37.4	2,532	2,910	3,232	3,624	146	307	969	1,356
Unmarried, no dependents	7.5	11.7	31.8	41.8	2,296	3,033	3,171	3,761	172	354	1,009	1,571
Married, no dependents	4.3	8.8	28.6	40.3	‡	2,658	3,485	4,031	151	235	996	1,625
Unmarried, with dependents	4.0	11.6	23.5	28.5	‡	2,677	2,859	2,961	99	310	671	845
Married, with dependents	2.9	7.7	32.1	39.6	‡	2,701	3,374	3,740	92	208	1,082	1,482
Family income												
Dependent students												
Lowest quarter	0.4	1.4	5.4	9.1	‡	2,360	2,408	2,277	8	32	131	208
Lower middle quarter	0.2	0.8	10.7	15.5	‡	‡	2,126	2,360	7	22	228	366
Upper middle quarter	0.1	0.3	19.7	30.7	‡	‡	2,799	3,319	6	10	552	1,018
Highest quarter	0.1	0.4	18.5	27.0	‡	‡	3,496	3,907	3	11	646	1,054
Independent students												
Lowest quarter	6.2	10.7	30.8	41.4	2,259	2,771	2,794	3,250	141	297	861	1,346
Lower middle quarter	7.2	12.0	30.4	33.5	2,726	3,105	3,618	3,538	197	373	1,098	1,185
Upper middle quarter	4.5	8.7	26.4	38.7	‡	2,945	3,320	4,550	140	256	877	1,761
Highest quarter	0.6	6.5	31.2	24.7	‡	‡	3,904	5,555	26	218	1,217	1,373

‡Reporting standards not met. (Too few cases.)

[1]The Supplemental Loans for Students (SLS) program was in effect during the 1989–90 and 1992–93 NPSAS survey years. Normally, only students who were considered financially independent were eligible to receive loans through this program but dependents could qualify under unusual circumstances. The Supplemental Loans for Students program was discontinued and replaced by the unsubsidized Stafford loan program in 1994 as a result of the 1992 Reauthorization of the Higher Education Act. The main difference between the two programs is that the unsubsidized Stafford loan program allows dependent as well as independent students to receive unsubsidized student loans.

[2]Includes zero values (that is, those not receiving unsubsidized Stafford loans or loans through the Supplemental Loans for Students program).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.18. Percentage of full-time, full-year undergraduates in public 4-year institutions whose parents received a federal PLUS loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a PLUS loan[1]				Average annual PLUS loan amount for those receiving PLUS loans				Average annual PLUS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	†	†	†	†	†	†	†	†	†	†	†	†
Dependency status												
Dependent students	3.3	5.5	6.2	6.8	$3,308	$3,341	$5,517	$6,445	$110	$183	$341	$439
Independent students	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Family income												
Dependent students												
Lowest quarter	1.5	4.0	3.1	3.3	‡	2,662	4,341	5,254	45	105	133	174
Lower middle quarter	2.7	8.1	6.8	6.9	2,840	3,190	4,686	5,476	77	259	318	379
Upper middle quarter	4.9	6.5	7.5	10.1	3,412	3,549	5,627	6,388	165	232	423	646
Highest quarter	3.8	4.9	6.9	6.5	3,578	3,706	6,490	7,909	134	182	448	515
Independent students												
Lowest quarter	†	†	†	†	†	†	†	†	†	†	†	†
Lower middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Upper middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Highest quarter	†	†	†	†	†	†	†	†	†	†	†	†

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes zero values (that is, those not receiving PLUS loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.19. Percentage of full-time, full-year undergraduates in public 4-year institutions who received student loans from non-federal sources and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal loan[1]				Average annual non-federal loan amount for those receiving non-federal loans				Average annual non-federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	2.1	2.5	1.1	5.2	$2,055	$2,196	$2,688	$3,858	$43	$55	$29	$199
Dependency status												
Dependent students	2.1	2.5	1.2	5.3	2,188	2,218	2,900	3,766	45	56	34	199
Independent students	2.3	2.5	0.8	4.7	1,620	2,138	‡	4,231	37	54	11	200
Unmarried, no dependents	1.7	2.5	1.4	4.1	‡	2,167	‡	3,991	26	54	18	162
Married, no dependents	3.1	2.5	#	5.8	‡	‡	‡	‡	51	50	#	225
Unmarried, with dependents	3.9	1.4	0.9	3.9	‡	‡	‡	‡	66	39	18	169
Married, with dependents	2.5	3.2	#	6.5	‡	‡	‡	4,627	39	65	#	302
Family income												
Dependent students												
Lowest quarter	1.9	2.5	1.1	5.3	‡	1,195	‡	2,881	19	29	18	152
Lower middle quarter	1.9	2.9	1.5	6.1	‡	1,669	2,648	3,065	41	48	41	186
Upper middle quarter	2.7	2.8	1.2	6.1	2,732	2,168	‡	4,417	72	61	35	271
Highest quarter	1.8	2.6	0.9	3.8	‡	3,063	‡	4,772	41	81	40	182
Independent students												
Lowest quarter	2.3	2.7	1.3	4.8	‡	2,153	‡	4,190	28	59	21	202
Lower middle quarter	2.1	2.1	0.8	3.9	‡	‡	‡	3,246	46	39	7	128
Upper middle quarter	1.9	2.6	#	6.6	‡	‡	‡	‡	48	59	#	330
Highest quarter	3.0	2.5	#	3.9	‡	‡	‡	‡	32	56	#	245

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes loans from state, institutional, and private/other sources. Does not include loans from family or friends.

[2]Includes zero values (that is, those not receiving non-federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.20. Percentage of full-time, full-year undergraduates in public 4-year institutions who received work-study aid and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	7.8	8.2	8.4	9.3	$1,166	$1,345	$1,374	$1,756	$91	$111	$115	$162
Dependency status												
Dependent students	7.5	7.7	8.3	9.4	1,113	1,326	1,293	1,709	84	102	107	161
Independent students	8.9	10.3	8.6	8.7	1,320	1,388	1,686	1,943	118	142	145	169
Unmarried, no dependents	8.3	8.9	8.6	10.3	1,200	1,366	1,869	2,082	100	122	161	215
Married, no dependents	8.1	13.4	4.4	6.6	‡	1,596	‡	‡	111	214	68	110
Unmarried, with dependents	15.5	18.7	16.4	9.2	‡	1,533	1,433	1,876	258	287	235	173
Married, with dependents	8.0	8.1	6.4	6.3	‡	1,038	‡	1,825	104	84	110	115
Family income												
Dependent students												
Lowest quarter	17.3	16.3	14.1	17.3	1,160	1,370	1,300	1,747	201	223	183	302
Lower middle quarter	9.6	12.3	11.2	13.4	1,088	1,296	1,251	1,668	105	159	140	224
Upper middle quarter	4.0	4.5	6.0	6.0	1,046	1,406	1,357	1,641	42	64	81	98
Highest quarter	1.3	2.7	3.5	2.7	‡	1,059	1,279	1,824	13	28	44	50
Independent students												
Lowest quarter	11.6	13.5	14.2	14.1	1,392	1,420	1,747	1,825	161	191	249	257
Lower middle quarter	6.8	8.0	4.5	3.8	1,209	1,272	‡	2,247	82	101	76	86
Upper middle quarter	7.9	6.5	4.7	4.5	‡	‡	‡	‡	99	95	64	124
Highest quarter	1.3	2.3	2.5	0.5	‡	‡	‡	‡	8	38	31	3

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-2.21. Among full-time, full-year undergraduates in public 4-year institutions, percentage of total price of attendance met by financial aid and percentage of total financial aid awarded in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of total price met by financial aid for students who received financial aid[2]				Percent of total financial aid awarded in grants for students who received financial aid[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Public 4-year institutions						
Total	52.3	55.4	66.8	73.0	48.8	47.3	55.7	56.4	54.3	51.7	43.5	45.8
Dependency status												
Dependent students	47.5	49.7	63.4	70.8	45.5	44.1	52.5	52.7	54.7	52.3	45.3	46.8
Independent students	69.1	76.3	80.3	80.9	57.0	54.9	65.9	68.4	53.0	50.4	37.9	42.6
Unmarried, no dependents	69.1	76.3	78.9	84.2	56.6	54.5	68.6	70.4	53.4	49.8	33.3	38.2
Married, no dependents	60.8	67.4	69.0	77.8	52.4	53.7	53.8	61.7	44.3	41.5	33.2	33.8
Unmarried, with dependents	89.0	91.1	89.2	71.5	63.4	61.9	71.1	67.1	63.1	59.5	53.8	52.3
Married, with dependents	65.7	75.2	87.2	89.6	56.9	52.6	65.1	70.2	51.1	52.3	38.4	44.9
Family income												
Dependent students												
Lowest quarter	79.6	83.9	86.8	88.0	57.4	55.4	63.1	66.2	66.0	60.4	62.9	62.8
Lower middle quarter	54.5	63.6	74.4	75.4	43.6	45.8	55.0	52.6	51.0	44.8	41.7	43.7
Upper middle quarter	40.8	44.4	57.8	68.4	36.3	36.2	44.7	47.5	45.8	46.3	34.0	34.4
Highest quarter	21.9	29.4	41.2	55.3	33.6	31.6	41.0	41.4	48.8	51.0	36.0	44.3
Independent students												
Lowest quarter	73.3	85.7	90.1	87.5	60.9	59.4	70.9	75.4	59.4	56.2	45.7	46.3
Lower middle quarter	72.4	68.7	81.8	77.6	54.0	51.3	66.8	63.0	45.4	41.9	32.5	42.6
Upper middle quarter	63.5	67.0	70.6	80.2	53.1	45.1	57.1	61.4	50.9	45.1	31.3	30.6
Highest quarter	44.7	48.1	53.5	51.8	41.1	38.4	47.5	42.9	39.5	37.3	20.1	35.7

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.0. Percentage of undergraduates enrolled full-time, full-year, percentage distribution of full-time, full-year undergraduates, and average family income of full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent of students enrolled full-time, full-year				Percent distribution of full-time, full-year students				Average family income			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	66.0	57.4	60.5	62.9	100.0	100.0	100.0	100.0	$46,005	$53,800	$57,308	$63,652
Dependency status												
Dependent students	82.5	76.6	78.7	81.5	83.6	81.7	84.5	82.2	52,458	62,586	64,484	72,569
Independent students	33.2	27.2	26.9	30.9	16.4	18.3	15.5	17.8	13,786	18,079	18,188	22,591
Unmarried, no dependents	41.8	34.1	32.1	31.8	8.2	9.8	6.7	5.6	8,584	9,697	10,621	12,109
Married, no dependents	30.1	23.4	23.0	26.2	2.5	2.6	2.5	2.7	16,904	34,430	27,917	29,585
Unmarried, with dependents	39.3	30.9	30.6	40.8	1.9	2.2	2.9	4.9	11,133	13,765	13,298	13,938
Married, with dependents	22.7	18.5	20.6	26.1	3.8	3.8	3.5	4.7	24,398	30,656	30,034	40,250
Family income												
Dependent students												
Lowest quarter	82.5	70.0	75.5	78.4	23.3	20.9	22.1	20.4	9,997	15,571	12,807	18,023
Lower middle quarter	82.4	77.3	80.9	80.3	20.4	18.8	21.9	21.4	29,947	36,547	36,052	43,218
Upper middle quarter	82.5	73.5	77.9	82.6	23.1	18.0	23.7	26.1	47,099	53,251	57,877	67,448
Highest quarter	82.5	81.5	80.2	83.5	33.2	42.3	32.3	32.2	99,841	101,393	123,959	130,762
Independent students												
Lowest quarter	62.4	52.0	47.6	54.2	44.8	48.4	41.3	41.0	3,896	4,677	3,361	5,168
Lower middle quarter	43.1	28.1	30.5	36.9	29.2	21.1	22.9	29.6	11,039	14,896	12,633	18,299
Upper middle quarter	19.4	18.2	22.7	23.0	13.6	16.0	21.4	17.0	22,205	26,897	25,619	34,655
Highest quarter	13.2	13.4	12.4	13.1	12.4	14.4	14.4	12.4	46,506	56,122	58,411	73,891

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.1. Average tuition and net tuition after grants (if any) for full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private not-for-profit 4-year institutions							
Total	$8,540	$11,039	$12,704	$14,814	$5,668	$7,463	$8,066	$8,770
Dependency status								
Dependent students	8,945	11,747	13,330	15,919	6,105	8,146	8,511	9,412
Independent students	6,521	7,955	9,297	9,725	3,480	4,450	5,643	5,809
Unmarried, no dependents	7,169	8,985	10,563	10,880	4,024	5,169	6,634	6,464
Married, no dependents	6,190	6,905	8,852	8,506	3,496	4,266	5,797	5,564
Unmarried, with dependents	5,498	7,040	8,533	10,983	1,732	3,149	4,448	6,810
Married, with dependents	5,832	6,561	7,816	7,719	3,151	3,474	4,634	4,108
Family income								
Dependent students								
Lowest quarter	7,460	9,632	11,826	12,958	3,145	3,795	5,139	4,688
Lower middle quarter	8,450	11,134	12,696	15,618	4,808	6,129	6,096	7,806
Upper middle quarter	8,844	11,814	13,438	16,127	5,978	7,199	8,800	9,292
Highest quarter	10,363	12,858	14,709	17,825	9,071	11,035	12,244	13,570
Independent students								
Lowest quarter	6,837	8,514	9,471	10,120	3,225	4,094	4,689	4,982
Lower middle quarter	6,018	8,247	8,665	10,013	3,130	5,178	5,189	6,415
Upper middle quarter	6,020	6,522	9,554	8,518	3,684	4,614	6,918	5,617
Highest quarter	7,004	7,384	9,420	9,386	4,922	4,779	7,205	7,354

[1]Includes all tuition and required fees charged by the institution.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 11 in 1989–90, 11 in 1992–93, 8 in 1995–96, and 12 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (EFC) for full-time, full-year undergraduates in private not-for-profit 4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	$14,152	$17,557	$19,561	$23,385	$9,523	$11,685	$11,337	$12,232	$8,653	$9,754	$8,879	$10,879
Dependency status												
Dependent students	14,468	18,073	20,082	24,403	9,996	12,377	11,828	12,764	9,831	11,251	9,805	12,423
Independent students	12,583	15,315	16,725	18,698	7,143	8,605	8,666	9,783	2,720	3,464	3,831	3,768
Unmarried, no dependents	13,167	16,088	17,660	19,806	7,626	9,135	8,928	8,802	3,755	4,494	3,193	3,466
Married, no dependents	12,191	14,711	15,952	17,913	7,288	8,997	8,544	10,137	1,547	3,464	7,784	7,780
Unmarried, with dependents	11,440	14,420	16,754	19,635	4,974	7,610	8,741	11,734	683	715	1,351	1,329
Married, with dependents	12,135	14,261	15,445	16,834	7,073	7,542	8,182	8,697	2,245	2,549	4,359	4,378
Family income												
Dependent students												
Lowest quarter	12,620	15,540	18,271	20,694	6,217	6,725	7,952	7,365	2,213	2,474	1,427	1,344
Lower middle quarter	13,822	17,445	19,202	24,171	8,055	9,296	8,552	10,849	4,728	4,978	3,348	4,850
Upper middle quarter	14,335	18,078	20,125	24,686	9,601	10,955	11,669	12,222	8,421	8,071	7,976	10,540
Highest quarter	16,257	19,414	21,886	26,679	14,118	16,309	16,817	17,896	19,297	19,812	21,256	25,997
Independent students												
Lowest quarter	12,777	15,580	16,556	18,604	6,746	7,995	7,059	8,610	1,741	2,449	569	656
Lower middle quarter	12,066	15,565	16,228	18,940	6,760	9,119	8,446	9,978	2,294	3,340	2,242	2,659
Upper middle quarter	12,125	14,045	17,533	18,015	7,412	9,318	10,496	9,536	3,468	3,457	4,571	5,752
Highest quarter	13,440	15,521	16,801	19,365	9,217	9,663	10,902	13,530	6,458	6,741	14,582	13,985

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.3. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who had financial aid need and average amount of need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had financial aid need[1]				Average amount of financial aid need for those who had financial aid need				Average amount of financial aid need for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	82.8	85.7	87.7	87.0	$9,862	$11,566	$14,087	$16,316	$8,162	$9,911	$12,357	$14,189
Dependency status												
Dependent students	79.8	83.2	86.7	85.1	9,734	11,261	14,021	16,386	7,768	9,365	12,150	13,949
Independent students	97.7	96.3	93.5	95.4	10,416	12,645	14,422	16,024	10,172	12,178	13,483	15,291
Unmarried, no dependents	96.3	94.0	97.5	98.8	10,243	12,760	15,038	16,766	9,862	11,991	14,667	16,561
Married, no dependents	98.9	97.1	81.6	85.1	10,784	12,590	11,634	13,077	10,668	12,230	9,491	11,123
Unmarried, with dependents	100.0	100.0	98.6	98.7	10,758	13,689	15,697	18,580	10,758	13,689	15,472	18,331
Married, with dependents	98.7	99.2	89.9	94.0	10,373	11,827	13,740	13,806	10,233	11,735	12,347	12,978
Family income												
Dependent students												
Lowest quarter	98.7	99.1	98.4	99.3	10,625	13,436	17,316	19,568	10,488	13,314	17,040	19,428
Lower middle quarter	94.9	98.0	99.4	98.9	10,106	12,827	16,021	19,663	9,586	12,568	15,923	19,439
Upper middle quarter	84.7	93.9	95.8	94.4	8,332	10,990	12,945	15,388	7,055	10,321	12,407	14,524
Highest quarter	53.9	63.9	63.2	59.5	9,718	8,665	9,577	10,695	5,239	5,540	6,056	6,368
Independent students												
Lowest quarter	99.2	98.1	99.1	99.7	11,271	13,539	16,184	18,101	11,175	13,276	16,039	18,046
Lower middle quarter	99.7	98.7	99.1	99.1	9,813	12,290	14,213	16,438	9,783	12,136	14,090	16,282
Upper middle quarter	94.6	90.1	98.4	96.7	9,609	12,232	13,242	12,820	9,091	11,019	13,028	12,392
Highest quarter	91.1	93.8	61.3	71.0	9,264	10,634	9,611	10,980	8,437	9,979	5,887	7,791

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.4. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who had remaining financial aid need after receiving financial aid (if any) and average amount of remaining need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had remaining need after financial aid[1]				Average amount of remaining need after financial aid for those who had need				Average amount of remaining need after financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	64.6	65.6	66.7	58.9	$5,580	$6,035	$6,851	$7,825	$3,605	$3,958	$4,570	$4,605
Dependency status												
Dependent students	61.0	62.0	64.8	55.0	5,612	5,875	6,847	7,607	3,422	3,641	4,440	4,187
Independent students	82.7	80.7	76.9	76.4	5,469	6,412	6,866	8,547	4,522	5,176	5,279	6,533
Unmarried, no dependents	77.4	75.2	80.5	78.0	5,282	6,030	6,731	7,256	4,088	4,532	5,416	5,657
Married, no dependents	89.6	85.3	55.3	60.3	6,214	7,475	5,706	7,402	5,569	6,374	3,154	4,463
Unmarried, with dependents	89.8	95.9	85.6	88.9	4,529	6,754	8,290	11,663	4,064	6,478	7,092	10,372
Married, with dependents	86.1	82.4	78.0	70.8	5,812	6,258	6,392	6,690	5,005	5,155	4,985	4,737
Family income												
Dependent students												
Lowest quarter	81.8	79.9	87.9	81.2	4,482	5,012	7,010	6,999	3,667	4,005	6,162	5,681
Lower middle quarter	74.1	69.7	79.7	71.7	4,813	5,982	5,994	8,578	3,567	4,171	4,778	6,146
Upper middle quarter	56.0	62.3	64.0	50.0	4,683	5,670	7,018	7,667	2,623	3,533	4,488	3,831
Highest quarter	41.8	49.4	39.6	31.5	8,901	6,610	7,559	7,059	3,718	3,265	2,997	2,227
Independent students												
Lowest quarter	85.1	86.0	84.6	87.0	5,589	6,209	6,886	8,874	4,756	5,341	5,827	7,723
Lower middle quarter	85.6	73.2	85.6	80.3	5,011	7,301	6,776	9,038	4,287	5,346	5,801	7,254
Upper middle quarter	77.3	79.0	82.6	70.5	5,709	7,216	7,148	6,334	4,411	5,702	5,906	4,467
Highest quarter	73.7	75.6	32.5	40.4	5,894	6,192	6,029	9,175	4,346	4,683	1,957	3,707

[1]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. The student budget is the total price of attendance, which includes tuition, fees, and living expenses. The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without remaining financial need).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year. Negative values were set to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.5. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received financial aid and average total amount of financial aid received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average total amount of financial aid for those who received financial aid				Average total amount of financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	73.6	71.2	80.6	85.3	$6,862	$8,923	$11,069	$13,756	$5,049	$6,354	$8,916	$11,728
Dependency status												
Dependent students	71.3	68.1	79.3	84.8	6,872	9,072	11,275	14,407	4,899	6,179	8,946	12,213
Independent students	85.0	85.2	87.1	87.5	6,861	8,436	10,045	10,849	5,831	7,184	8,753	9,498
Unmarried, no dependents	82.7	83.8	86.0	90.9	7,286	8,987	11,127	12,702	6,028	7,530	9,566	11,551
Married, no dependents	82.7	78.8	83.5	81.7	6,339	7,711	9,676	10,335	5,240	6,079	8,082	8,446
Unmarried, with dependents	99.6	89.8	89.8	80.4	6,756	8,053	9,406	10,187	6,725	7,232	8,449	8,186
Married, with dependents	84.2	90.4	89.7	94.4	6,350	7,780	8,831	9,560	5,348	7,032	7,918	9,026
Family income												
Dependent students												
Lowest quarter	89.9	93.8	90.2	94.2	7,753	10,132	12,271	14,792	6,967	9,507	11,071	13,935
Lower middle quarter	83.4	86.6	92.8	87.8	7,577	10,308	12,399	16,082	6,318	8,925	11,500	14,126
Upper middle quarter	78.4	79.1	82.5	88.7	6,604	9,698	11,225	14,752	5,178	7,674	9,261	13,088
Highest quarter	45.9	48.6	60.5	73.6	5,191	6,962	9,142	12,431	2,380	3,383	5,531	9,142
Independent students												
Lowest quarter	87.1	91.2	92.5	90.0	7,483	8,995	11,179	11,581	6,515	8,205	10,338	10,424
Lower middle quarter	86.5	81.1	86.6	87.0	6,539	8,447	9,760	10,967	5,659	6,848	8,451	9,542
Upper middle quarter	85.7	72.0	86.6	89.7	5,838	6,979	8,788	10,284	5,000	5,021	7,608	9,223
Highest quarter	72.9	82.0	73.6	77.7	6,108	7,505	8,691	8,626	4,453	6,152	6,395	6,705

[1]May consist of any type of aid, including grants (or scholarships), loans, work-study, employer aid, federal veterans' benefits, Parent Loans to Undergraduate Students (PLUS), and private aid.

[2]Includes zero values (that is, those not receiving financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.6. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received grants and average grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	67.5	64.1	72.1	76.1	$4,496	$5,890	$6,702	$8,386	$3,036	$3,774	$4,829	$6,380
Dependency status												
Dependent students	65.1	61.2	71.2	75.7	4,580	6,201	7,047	9,043	2,985	3,792	5,015	6,847
Independent students	79.2	77.4	76.9	77.7	4,165	4,831	4,965	5,441	3,299	3,739	3,817	4,230
Unmarried, no dependents	76.9	75.9	74.1	80.0	4,447	5,277	5,453	5,920	3,417	4,007	4,042	4,733
Married, no dependents	73.8	67.6	68.9	68.0	3,816	4,311	4,857	4,569	2,814	2,913	3,346	3,105
Unmarried, with dependents	96.8	87.8	86.4	77.3	4,275	4,684	5,006	5,930	4,138	4,113	4,324	4,583
Married, with dependents	79.2	82.0	79.9	81.3	3,716	4,160	4,118	4,806	2,943	3,413	3,288	3,905
Family income												
Dependent students												
Lowest quarter	87.3	90.8	86.2	91.5	5,298	6,827	8,225	9,641	4,629	6,201	7,088	8,825
Lower middle quarter	77.7	80.9	86.7	81.6	4,870	6,559	7,921	10,086	3,797	5,304	6,870	8,233
Upper middle quarter	72.0	71.1	73.3	79.7	4,105	6,784	6,487	8,934	2,957	4,823	4,756	7,116
Highest quarter	37.0	39.4	48.8	58.6	3,655	4,821	5,187	7,605	1,351	1,901	2,529	4,455
Independent students												
Lowest quarter	83.9	87.9	89.1	88.4	4,707	5,277	5,564	6,279	3,950	4,637	4,959	5,549
Lower middle quarter	81.4	73.5	73.1	77.8	3,822	4,402	4,916	5,076	3,112	3,235	3,595	3,947
Upper middle quarter	75.9	59.2	75.1	74.6	3,299	3,656	3,648	4,059	2,504	2,166	2,741	3,030
Highest quarter	61.0	64.4	50.4	46.9	3,620	4,579	4,951	4,676	2,209	2,950	2,496	2,193

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.7. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal grants and average federal grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal grant[1]				Average federal grant amount for those who received federal grants				Average federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	32.8	27.6	28.4	28.7	$1,948	$2,311	$2,302	$2,713	$639	$639	$654	$779
Dependency status												
Dependent students	27.4	21.7	24.0	23.9	1,842	2,237	2,309	2,648	505	486	555	633
Independent students	59.9	53.6	52.4	50.9	2,190	2,436	2,284	2,852	1,313	1,306	1,196	1,452
Unmarried, no dependents	57.4	54.7	47.1	52.6	2,320	2,547	2,319	3,064	1,331	1,394	1,092	1,612
Married, no dependents	43.6	23.5	28.9	27.3	1,979	2,427	1,844	2,146	863	571	532	585
Unmarried, with dependents	91.7	82.3	76.2	59.1	2,264	2,518	2,410	2,997	2,075	2,073	1,836	1,770
Married, with dependents	60.5	55.2	59.1	54.0	1,967	2,088	2,245	2,643	1,190	1,153	1,327	1,426
Family income												
Dependent students												
Lowest quarter	71.5	74.2	71.0	80.6	2,152	2,532	2,672	3,066	1,538	1,880	1,898	2,472
Lower middle quarter	37.1	30.0	32.8	29.6	1,467	1,619	1,679	1,745	545	485	550	517
Upper middle quarter	12.1	7.5	3.8	3.1	1,070	1,635	1,205	1,521	130	122	45	48
Highest quarter	1.1	1.1	0.8	1.0	1,406	1,548	‡	‡	16	16	13	19
Independent students												
Lowest quarter	71.7	74.3	77.7	77.8	2,451	2,653	2,444	3,119	1,759	1,969	1,900	2,426
Lower middle quarter	63.2	47.9	46.3	43.7	1,974	2,233	2,218	2,706	1,247	1,070	1,026	1,183
Upper middle quarter	48.6	35.8	43.3	34.0	1,789	1,740	1,840	1,743	870	623	796	593
Highest quarter	22.9	10.4	3.0	2.5	1,608	‡	‡	‡	368	154	46	51

‡Reporting standards not met. (Too few cases.)

[1]Includes the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Robert Byrd Scholarships, and all other federal grants, fellowships, and traineeships. Does not include federal veterans' benefits or military aid.

[2]Includes zero values (that is, those not receiving federal grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.8. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal Pell Grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Pell Grant				Average Pell Grant amount for those who received Pell Grants				Average Pell Grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	29.9	25.8	27.1	27.5	$1,711	$1,847	$1,771	$2,228	$511	$476	$480	$613
Dependency status												
Dependent students	24.3	19.8	22.6	22.6	1,587	1,730	1,711	2,124	386	343	386	480
Independent students	57.9	51.6	51.6	50.2	1,972	2,039	1,915	2,444	1,142	1,052	989	1,227
Unmarried, no dependents	55.8	52.1	46.5	52.4	2,037	2,115	1,849	2,464	1,136	1,101	859	1,291
Married, no dependents	40.6	22.9	26.8	26.0	1,897	1,993	1,649	1,813	769	457	442	470
Unmarried, with dependents	89.2	79.7	75.2	57.5	2,073	2,065	2,114	2,612	1,849	1,646	1,590	1,502
Married, with dependents	58.5	54.3	59.1	54.0	1,794	1,844	1,889	2,405	1,049	1,001	1,116	1,298
Family income												
Dependent students												
Lowest quarter	69.0	71.4	70.6	79.3	1,813	1,974	1,990	2,488	1,251	1,410	1,404	1,973
Lower middle quarter	31.7	26.1	30.2	27.8	1,213	1,145	1,112	1,222	385	298	336	340
Upper middle quarter	6.9	4.4	1.7	1.6	830	849	‡	‡	57	38	11	14
Highest quarter	0.5	0.8	#	0.1	‡	‡	‡	‡	7	12	#	3
Independent students												
Lowest quarter	70.9	71.0	77.5	77.0	2,166	2,215	2,011	2,583	1,534	1,572	1,559	1,989
Lower middle quarter	60.5	47.6	44.8	43.0	1,836	1,951	1,890	2,477	1,111	929	846	1,064
Upper middle quarter	46.4	34.7	41.8	33.1	1,642	1,315	1,656	1,622	762	457	692	537
Highest quarter	18.6	9.5	3.0	2.5	1,318	‡	‡	‡	246	127	24	43

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Pell Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.9. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received Supplemental Educational Opportunity Grants (SEOG) and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Supplemental Educational Opportunity Grant				Average SEOG amount for those who received Supplemental Educational Opportunity Grants				Average SEOG amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	13.1	12.9	13.7	12.8	$934	$1,125	$1,197	$1,237	$122	$145	$164	$158
Dependency status												
Dependent students	12.1	10.9	12.8	11.8	957	1,195	1,231	1,251	116	130	157	147
Independent students	18.2	21.8	19.2	17.5	854	967	1,074	1,192	155	211	206	208
Unmarried, no dependents	17.6	22.7	21.4	21.7	991	970	1,087	1,391	175	220	232	301
Married, no dependents	14.3	7.3	8.8	6.2	651	‡	‡	‡	93	88	90	115
Unmarried, with dependents	27.0	43.1	20.7	22.4	821	987	1,140	1,065	222	426	236	238
Married, with dependents	17.4	17.3	20.9	13.8	688	861	1,009	866	120	149	211	119
Family income												
Dependent students												
Lowest quarter	29.1	37.3	38.3	40.3	968	1,211	1,230	1,235	282	451	471	497
Lower middle quarter	16.3	15.0	17.0	13.5	945	1,146	1,227	1,266	154	171	208	171
Upper middle quarter	7.5	4.2	2.4	2.2	946	1,202	1,266	‡	71	51	30	28
Highest quarter	0.7	0.4	#	0.3	‡	‡	‡	‡	6	5	#	5
Independent students												
Lowest quarter	22.7	32.5	31.6	33.2	926	1,002	1,077	1,237	210	326	341	411
Lower middle quarter	17.2	14.8	15.0	9.4	758	887	1,146	1,061	130	132	172	100
Upper middle quarter	14.5	14.9	11.9	5.4	‡	897	‡	‡	105	133	104	56
Highest quarter	7.3	3.0	0.9	1.2	‡	‡	‡	‡	64	27	23	8

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Supplemental Educational Opportunity Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.10. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received grants from non-federal sources and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal grant[1]				Average non-federal grant amount for those receiving non-federal grants				Average non-federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	60.9	57.0	66.6	70.3	$3,937	$5,498	$6,269	$7,970	$2,397	$3,136	$4,175	$5,601
Dependency status												
Dependent students	60.5	56.6	67.6	72.0	4,101	5,841	6,596	8,629	2,480	3,306	4,460	6,214
Independent students	63.2	59.3	61.0	62.3	3,145	4,102	4,296	4,460	1,986	2,434	2,621	2,778
Unmarried, no dependents	61.2	57.8	63.1	67.2	3,410	4,520	4,672	4,644	2,086	2,613	2,950	3,121
Married, no dependents	61.2	58.1	58.5	60.4	3,189	4,034	4,811	4,175	1,952	2,343	2,814	2,521
Unmarried, with dependents	72.6	59.0	61.3	57.0	2,842	3,457	4,063	4,932	2,063	2,041	2,489	2,813
Married, with dependents	64.1	64.2	58.5	63.0	2,734	3,517	3,352	3,933	1,753	2,259	1,962	2,479
Family income												
Dependent students												
Lowest quarter	73.1	73.3	73.9	77.3	4,229	5,898	7,025	8,221	3,091	4,322	5,190	6,353
Lower middle quarter	73.0	76.1	83.3	78.1	4,455	6,335	7,585	9,879	3,253	4,819	6,320	7,716
Upper middle quarter	70.6	70.6	73.1	79.5	4,004	6,657	6,446	8,888	2,827	4,702	4,711	7,069
Highest quarter	36.9	39.1	48.7	58.6	3,623	4,815	5,170	7,577	1,335	1,885	2,516	4,436
Independent students												
Lowest quarter	65.8	62.9	67.8	65.6	3,332	4,244	4,513	4,757	2,191	2,668	3,059	3,122
Lower middle quarter	61.8	55.7	57.3	64.7	3,016	3,885	4,487	4,270	1,865	2,166	2,569	2,764
Upper middle quarter	59.3	47.0	59.1	61.9	2,756	3,282	3,291	3,935	1,634	1,543	1,944	2,437
Highest quarter	58.2	63.9	50.4	45.8	3,163	4,376	4,859	4,674	1,841	2,796	2,450	2,141

[1]Includes state, institutional, and privately-funded grants.

[2]Includes zero values (that is, those not receiving non-federal grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.11. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received state-funded grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a state-funded grant				Average state-funded grant amount for those receiving state-funded grants				Average state-funded grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private not-for-profit 4-year institutions												
Total	26.2	22.9	28.6	27.0	$1,887	$1,979	$2,165	$2,627	$495	$454	$618	$709
Dependency status												
Dependent students	24.7	20.8	27.2	26.2	1,866	1,977	2,125	2,675	461	411	578	699
Independent students	33.9	32.4	35.9	30.8	1,973	1,983	2,327	2,440	668	642	836	752
Unmarried, no dependents	31.5	30.2	35.8	36.8	2,077	2,106	2,494	2,715	655	637	892	998
Married, no dependents	26.0	26.3	26.1	20.9	1,973	1,909	1,799	2,405	512	502	470	503
Unmarried, with dependents	49.8	42.1	44.5	26.9	2,000	2,024	2,572	2,511	996	853	1,144	675
Married, with dependents	36.3	36.7	36.0	33.7	1,759	1,733	2,023	2,032	639	636	728	685
Family income												
Dependent students												
Lowest quarter	41.5	43.3	42.4	44.3	2,220	2,347	2,466	2,859	921	1,016	1,045	1,267
Lower middle quarter	33.9	33.6	41.3	37.8	1,894	1,907	2,299	3,016	642	642	950	1,138
Upper middle quarter	24.4	22.4	25.8	25.3	1,505	1,706	1,672	2,352	367	382	432	596
Highest quarter	7.6	5.5	8.3	7.6	1,230	1,314	1,382	1,740	93	72	114	132
Independent students												
Lowest quarter	37.2	38.3	43.8	37.1	2,012	2,136	2,486	2,615	748	817	1,090	969
Lower middle quarter	34.9	31.2	35.1	31.7	2,028	1,821	2,285	2,289	707	567	802	725
Upper middle quarter	29.3	25.0	34.3	28.4	1,930	1,861	2,043	2,177	565	466	701	618
Highest quarter	22.5	20.4	17.0	11.7	1,596	1,574	‡	‡	358	322	365	287

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving state-funded grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.12. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received institutional grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received an institutional grant				Average institutional grant amount for those receiving institutional grants				Average institutional grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	47.7	47.9	56.0	59.8	$3,486	$4,974	$5,701	$7,223	$1,662	$2,381	$3,192	$4,316
Dependency status												
Dependent students	49.1	50.0	59.0	64.6	3,645	5,247	5,981	7,626	1,788	2,625	3,529	4,922
Independent students	41.0	39.0	39.5	37.7	2,499	3,447	3,430	4,044	1,024	1,346	1,356	1,524
Unmarried, no dependents	41.3	41.6	44.9	46.6	2,811	4,204	4,010	3,772	1,162	1,748	1,801	1,758
Married, no dependents	50.5	37.4	41.1	42.6	2,358	3,074	3,339	3,524	1,190	1,149	1,374	1,502
Unmarried, with dependents	33.2	32.7	32.3	33.4	2,249	2,381	3,052	5,125	746	778	986	1,711
Married, with dependents	37.9	37.3	34.1	28.7	1,990	2,075	2,340	3,693	754	773	798	1,059
Family income												
Dependent students												
Lowest quarter	53.3	60.0	58.4	63.0	3,523	5,096	6,381	7,365	1,877	3,060	3,725	4,642
Lower middle quarter	60.8	68.2	75.9	71.2	3,785	5,493	6,537	8,422	2,302	3,743	4,960	5,993
Upper middle quarter	61.2	66.4	66.2	73.8	3,665	5,955	5,902	7,792	2,242	3,952	3,909	5,754
Highest quarter	30.4	34.8	42.7	53.6	3,597	4,622	5,027	6,934	1,094	1,609	2,146	3,715
Independent students												
Lowest quarter	45.1	44.3	47.4	44.7	2,623	3,805	3,673	4,155	1,184	1,687	1,742	1,857
Lower middle quarter	38.1	41.9	41.9	40.7	2,471	3,315	3,650	4,029	942	1,388	1,527	1,639
Upper middle quarter	32.9	26.5	33.3	29.0	2,119	2,005	2,526	3,542	697	532	842	1,026
Highest quarter	39.6	27.8	22.4	19.4	2,530	3,268	‡	4,291	1,002	910	741	834

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving institutional grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.13. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received any student loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private not-for-profit 4-year institutions												
Total	46.7	48.0	58.8	62.1	$3,438	$4,360	$5,776	$7,683	$1,607	$2,093	$3,396	$4,773
Dependency status												
Dependent students	44.7	45.6	57.5	63.1	3,358	4,160	5,634	7,593	1,499	1,898	3,241	4,792
Independent students	57.8	58.6	65.7	57.6	3,747	5,070	6,456	8,141	2,166	2,972	4,242	4,685
Unmarried, no dependents	56.9	59.0	69.6	70.7	3,784	4,992	6,739	8,873	2,153	2,946	4,690	6,270
Married, no dependents	52.9	49.8	58.6	55.2	3,952	5,625	6,935	8,454	2,089	2,800	4,062	4,670
Unmarried, with dependents	63.4	63.7	64.3	46.9	3,708	4,235	5,737	7,073	2,350	2,696	3,688	3,319
Married, with dependents	60.3	60.9	64.5	54.4	3,575	5,442	6,165	7,787	2,156	3,312	3,974	4,232
Family income												
Dependent students												
Lowest quarter	59.6	69.4	67.0	68.3	3,029	3,767	4,823	6,589	1,805	2,613	3,231	4,503
Lower middle quarter	60.3	67.5	70.8	70.7	3,296	4,201	5,341	7,199	1,986	2,834	3,780	5,089
Upper middle quarter	51.3	53.0	62.5	71.9	3,475	4,334	5,930	7,441	1,782	2,299	3,705	5,347
Highest quarter	20.0	26.9	38.4	47.7	3,952	4,467	6,611	9,076	790	1,200	2,542	4,328
Independent students												
Lowest quarter	58.7	62.8	72.2	60.5	3,621	4,694	6,288	7,347	2,124	2,948	4,537	4,445
Lower middle quarter	56.1	60.8	64.6	56.8	3,930	5,287	6,483	8,829	2,206	3,216	4,187	5,016
Upper middle quarter	58.9	48.0	65.4	62.9	3,767	5,339	6,565	8,668	2,219	2,561	4,296	5,449
Highest quarter	53.6	50.7	49.4	42.3	3,780	5,738	6,886	8,617	2,024	2,907	3,403	3,643

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.14. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal student loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal loan[1]				Average annual federal loan amount for those receiving federal loans				Average annual federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	45.6	46.6	58.2	60.7	$3,301	$4,155	$5,654	$6,513	$1,506	$1,937	$3,289	$3,956
Dependency status												
Dependent students	43.4	44.1	56.9	61.7	3,207	3,929	5,498	6,339	1,392	1,732	3,127	3,909
Independent students	57.3	58.0	65.3	56.4	3,658	4,929	6,395	7,389	2,095	2,861	4,175	4,170
Unmarried, no dependents	56.3	58.3	69.3	69.7	3,669	4,805	6,719	7,644	2,065	2,799	4,655	5,329
Married, no dependents	52.3	49.8	56.7	53.1	3,881	5,524	6,738	7,963	2,030	2,750	3,823	4,228
Unmarried, with dependents	63.3	63.5	64.3	45.8	3,622	4,155	5,726	6,727	2,294	2,639	3,682	3,079
Married, with dependents	59.7	60.1	64.5	53.7	3,525	5,360	6,073	7,257	2,104	3,219	3,914	3,897
Family income												
Dependent students												
Lowest quarter	59.2	68.9	66.6	67.0	2,954	3,645	4,751	5,637	1,749	2,513	3,162	3,779
Lower middle quarter	58.5	65.9	69.5	70.3	3,252	4,064	5,257	5,978	1,901	2,679	3,654	4,201
Upper middle quarter	50.0	51.1	62.0	70.3	3,319	4,048	5,761	6,127	1,661	2,069	3,569	4,310
Highest quarter	18.5	24.7	38.0	45.5	3,478	4,047	6,375	7,628	643	1,001	2,421	3,474
Independent students												
Lowest quarter	58.1	62.0	72.2	59.0	3,508	4,534	6,264	6,818	2,038	2,812	4,521	4,023
Lower middle quarter	55.6	60.4	64.0	55.3	3,861	5,183	6,446	7,646	2,146	3,132	4,125	4,231
Upper middle quarter	58.2	48.0	64.1	62.5	3,733	5,285	6,410	7,847	2,174	2,535	4,107	4,906
Highest quarter	53.3	49.7	49.4	42.3	3,671	5,556	6,806	8,292	1,958	2,763	3,364	3,505

[1]Includes Perkins, Stafford (subsidized and unsubsidized), federal loans through the Public Health Service, and the Parent Loan to Undergraduate Students (PLUS), a federal loan which is taken out by parents.

[2]Includes zero values (that is, those not receiving federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.15. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal Perkins loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Perkins loan				Average annual Perkins loan amount for those receiving Perkins loans				Average annual Perkins loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	15.6	14.6	15.5	14.1	$1,356	$1,393	$1,444	$1,832	$212	$203	$224	$259
Dependency status												
Dependent students	15.6	14.7	16.5	15.4	1,356	1,395	1,455	1,847	211	206	240	284
Independent students	15.8	14.2	10.2	8.6	1,357	1,385	1,343	1,705	215	197	136	147
Unmarried, no dependents	16.4	15.8	9.5	11.9	1,361	1,312	1,396	1,531	223	207	132	181
Married, no dependents	15.6	9.4	10.1	3.9	1,501	‡	‡	‡	235	176	152	101
Unmarried, with dependents	17.2	12.8	12.6	9.6	1,308	‡	‡	1,767	225	182	175	170
Married, with dependents	14.0	14.2	9.5	6.3	1,268	1,351	‡	‡	178	192	101	106
Family income												
Dependent students												
Lowest quarter	25.0	27.0	23.7	24.7	1,365	1,420	1,488	1,803	342	384	352	446
Lower middle quarter	24.0	25.5	25.6	25.1	1,347	1,444	1,471	1,898	324	368	376	476
Upper middle quarter	15.7	18.0	16.5	13.7	1,340	1,305	1,421	1,799	211	235	234	246
Highest quarter	3.6	4.5	5.5	4.3	1,398	1,350	1,383	1,937	50	61	76	83
Independent students												
Lowest quarter	17.2	17.3	12.2	13.3	1,412	1,329	1,382	1,730	243	230	169	229
Lower middle quarter	16.5	12.7	12.4	7.8	1,274	1,402	1,307	‡	210	178	162	130
Upper middle quarter	13.8	11.0	8.6	4.7	1,311	‡	‡	‡	180	155	111	74
Highest quarter	10.8	7.3	2.9	0.6	‡	‡	‡	‡	158	126	41	12

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Perkins loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.16. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal subsidized Stafford loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a subsidized Stafford loan				Average annual subsidized Stafford loan amount for those receiving subsidized Stafford loans				Average annual subsidized Stafford loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	39.2	43.2	51.0	50.3	$2,661	$2,977	$3,657	$3,789	$1,043	$1,287	$1,864	$1,904
Dependency status												
Dependent students	36.9	40.5	49.1	50.1	2,574	2,889	3,508	3,686	949	1,171	1,721	1,847
Independent students	51.4	55.3	61.4	51.1	2,983	3,261	4,307	4,250	1,534	1,803	2,644	2,171
Unmarried, no dependents	49.8	54.3	66.8	63.9	2,909	3,225	4,410	4,272	1,448	1,751	2,947	2,731
Married, no dependents	46.9	48.6	49.4	43.8	3,142	3,409	4,390	4,697	1,473	1,658	2,168	2,056
Unmarried, with dependents	60.1	62.7	62.8	41.7	2,893	2,946	3,932	4,211	1,738	1,848	2,468	1,755
Married, with dependents	53.7	58.2	58.3	49.8	3,091	3,455	4,372	4,024	1,659	2,010	2,547	2,002
Family income												
Dependent students												
Lowest quarter	49.1	64.0	61.5	63.2	2,549	2,787	3,593	3,969	1,252	1,783	2,210	2,509
Lower middle quarter	51.8	61.6	66.6	65.1	2,609	2,913	3,579	3,684	1,351	1,795	2,383	2,399
Upper middle quarter	43.0	46.6	55.0	59.6	2,544	2,962	3,480	3,567	1,093	1,381	1,913	2,126
Highest quarter	14.9	22.4	24.3	24.1	2,615	2,939	3,274	3,461	389	658	796	833
Independent students												
Lowest quarter	51.2	58.8	69.0	55.5	2,956	3,149	4,255	4,225	1,514	1,852	2,935	2,346
Lower middle quarter	51.7	57.5	62.1	51.7	3,046	3,247	4,324	4,383	1,574	1,866	2,687	2,266
Upper middle quarter	51.4	45.7	61.5	53.3	2,965	3,476	4,366	4,189	1,523	1,587	2,685	2,231
Highest quarter	47.6	48.8	38.4	31.8	2,934	3,483	4,391	4,021	1,396	1,698	1,684	1,278

[1]Includes zero values (that is, those not receiving subsidized Stafford loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.17. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received federal unsubsidized Stafford loans or Supplemental Loans for Students (SLS) and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received unsubsidized Stafford or SLS loans[1]				Average annual unsubsidized Stafford or SLS loan amount for those receiving unsubsidized Stafford or SLS loans				Average annual unsubsidized Stafford or SLS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	1.9	4.3	15.8	24.2	$3,157	$3,439	$3,338	$3,650	$60	$149	$529	$882
Dependency status												
Dependent students	0.5	0.9	12.2	20.8	2,869	3,214	3,052	3,280	14	29	371	681
Independent students	9.0	19.7	35.8	39.9	3,260	3,492	3,868	4,534	293	687	1,386	1,810
Unmarried, no dependents	10.2	18.0	40.9	52.8	3,189	3,388	3,843	4,460	324	610	1,573	2,355
Married, no dependents	7.2	21.9	38.3	38.8	‡	3,639	3,912	5,310	262	797	1,499	2,058
Unmarried, with dependents	10.9	17.6	28.8	26.9	‡	3,223	3,562	3,990	314	569	1,025	1,075
Married, with dependents	6.8	23.6	30.2	38.8	‡	3,712	4,140	4,604	238	877	1,251	1,787
Family income												
Dependent students												
Lowest quarter	0.5	1.4	7.4	11.1	‡	‡	3,299	3,335	12	42	244	371
Lower middle quarter	0.4	1.4	7.6	16.1	‡	‡	2,588	2,797	11	41	196	451
Upper middle quarter	0.8	1.1	14.0	24.5	‡	‡	2,853	2,950	28	35	400	721
Highest quarter	0.3	0.4	17.2	26.9	‡	‡	3,237	3,701	8	17	556	996
Independent students												
Lowest quarter	7.1	16.8	39.2	34.8	2,996	3,143	3,601	3,985	213	527	1,410	1,385
Lower middle quarter	9.6	24.8	34.1	40.5	3,370	3,725	3,705	4,452	323	923	1,264	1,803
Upper middle quarter	11.9	17.0	31.4	53.2	‡	3,814	4,138	4,802	395	648	1,299	2,553
Highest quarter	11.2	22.5	35.6	37.4	‡	3,673	4,603	5,914	396	826	1,639	2,211

‡Reporting standards not met. (Too few cases.)

[1]The Supplemental Loans for Students (SLS) program was in effect during the 1989–90 and 1992–93 NPSAS survey years. Normally, only students who were considered financially independent were eligible to receive loans through this program but dependents could qualify under unusual circumstances. The Supplemental Loans for Students program was discontinued and replaced by the unsubsidized Stafford loan program in 1994 as a result of the 1992 Reauthorization of the Higher Education Act. The main difference between the two programs is that the unsubsidized Stafford loan program allows dependent as well as independent students to receive unsubsidized student loans.

[2]Includes zero values (that is, those not receiving unsubsidized Stafford loans or loans through the Supplemental Loans for Students program).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.18. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions whose parents received a federal PLUS loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a PLUS loan[1]				Average annual PLUS loan amount for those receiving PLUS loans				Average annual PLUS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	†	†	†	†	†	†	†	†	†	†	†	†
Dependency status												
Dependent students	6.1	8.9	10.1	12.1	$3,425	$3,480	$7,783	$9,041	$210	$310	$789	$1,092
Independent students	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Family income												
Dependent students												
Lowest quarter	4.7	10.2	6.0	7.1	2,821	2,902	5,772	6,247	133	296	345	446
Lower middle quarter	6.1	13.2	11.3	11.9	3,357	3,427	6,094	7,220	205	451	690	862
Upper middle quarter	9.5	10.5	13.5	15.5	3,420	3,754	7,546	7,849	323	394	1,018	1,213
Highest quarter	4.8	6.7	9.7	12.6	3,899	3,756	10,205	12,382	188	251	992	1,555
Independent students												
Lowest quarter	†	†	†	†	†	†	†	†	†	†	†	†
Lower middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Upper middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Highest quarter	†	†	†	†	†	†	†	†	†	†	†	†

†Not applicable.

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes zero values (that is, those not receiving PLUS loans).

[3]Dependent students only.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.19. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received student loans from non-federal sources and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal loan[1]				Average annual non-federal loan amount for those receiving non-federal loans				Average annual non-federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	3.5	4.8	3.1	14.0	$2,896	$3,230	$3,427	$5,836	$101	$156	$107	$817
Dependency status												
Dependent students	3.6	5.1	3.3	15.0	3,018	3,271	3,432	5,870	107	167	114	883
Independent students	3.2	3.7	2.0	9.2	2,211	2,997	‡	5,578	71	111	67	515
Unmarried, no dependents	3.8	4.5	1.6	14.8	2,335	3,280	‡	6,358	88	147	35	941
Married, no dependents	2.5	2.0	1.8	8.8	‡	‡	‡	‡	59	50	239	442
Unmarried, with dependents	2.5	4.5	1.0	6.4	‡	‡	‡	‡	56	57	7	240
Married, with dependents	2.9	2.5	3.8	5.8	‡	‡	‡	‡	52	93	60	335
Family income												
Dependent students												
Lowest quarter	2.6	4.0	2.6	15.1	2,153	2,497	2,620	4,814	57	100	69	724
Lower middle quarter	4.1	5.6	4.8	14.8	2,059	2,792	2,646	6,004	85	155	126	888
Upper middle quarter	4.5	7.5	4.1	18.4	2,681	3,063	3,313	5,639	121	230	136	1,038
Highest quarter	3.2	5.1	2.2	12.5	4,620	3,938	5,383	6,848	147	199	120	854
Independent students												
Lowest quarter	3.9	4.5	1.1	9.4	2,231	3,034	‡	4,483	86	137	17	422
Lower middle quarter	3.2	3.2	2.9	12.9	‡	‡	‡	6,104	60	84	62	785
Upper middle quarter	3.2	1.8	2.9	7.8	‡	‡	‡	‡	45	26	189	543
Highest quarter	0.9	3.5	1.8	1.9	‡	‡	‡	‡	67	144	40	138

‡Reporting standards not met. (Too few cases.)

[1]Includes loans from state, institutional, and private/other sources. Does not include loans from family or friends.

[2]Includes zero values (that is, those not receiving non-federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.20. Percentage of full-time, full-year undergraduates in private not-for-profit 4-year institutions who received work-study aid and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private not-for-profit 4-year institutions						
Total	20.0	23.5	26.8	25.6	$1,043	$1,298	$1,390	$1,597	$209	$305	$373	$408
Dependency status												
Dependent students	21.4	25.2	28.9	29.1	1,025	1,280	1,414	1,590	220	322	408	463
Independent students	13.0	16.3	15.7	9.2	1,198	1,403	1,153	1,695	155	228	181	155
Unmarried, no dependents	17.8	20.3	18.9	13.3	1,221	1,340	1,106	1,893	217	271	209	252
Married, no dependents	9.1	10.1	12.7	8.3	‡	‡	‡	‡	95	188	176	180
Unmarried, with dependents	10.4	17.5	16.7	9.5	‡	‡	‡	1,105	111	258	214	105
Married, with dependents	6.3	9.7	11.0	4.3	‡	1,337	‡	‡	81	130	105	77
Family income												
Dependent students												
Lowest quarter	29.9	43.6	36.7	34.7	1,039	1,237	1,396	1,458	310	540	511	505
Lower middle quarter	28.4	39.1	39.7	37.6	1,036	1,303	1,440	1,612	294	510	572	606
Upper middle quarter	24.8	27.2	31.7	33.7	959	1,351	1,387	1,657	237	368	439	558
Highest quarter	8.8	11.9	14.1	16.3	1,103	1,228	1,443	1,624	98	146	204	265
Independent students												
Lowest quarter	18.8	23.7	24.1	15.3	1,135	1,288	1,149	1,642	214	305	277	250
Lower middle quarter	11.1	16.2	14.1	6.3	1,443	1,538	‡	‡	160	250	154	122
Upper middle quarter	4.3	6.2	8.5	4.9	‡	‡	‡	‡	38	120	99	81
Highest quarter	5.5	2.8	5.0	1.7	‡	‡	‡	‡	54	82	73	21

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-3.21. Among full-time, full-year undergraduates in private not-for-profit 4-year institutions, percentage of total price of attendance met by financial aid and percentage of total financial aid awarded in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of total price met by financial aid for students who received financial aid[2]				Percent of total financial aid awarded in grants for students who received financial aid[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private not-for-profit 4-year institutions							
Total	73.6	71.2	80.6	85.3	50.2	52.8	57.8	59.4	61.7	59.3	55.3	56.4
Dependency status												
Dependent students	71.3	68.1	79.3	84.8	49.2	52.3	57.5	59.7	62.0	60.5	57.2	57.3
Independent students	85.0	85.2	87.1	87.5	54.8	54.8	59.7	58.0	60.2	55.2	46.1	52.5
Unmarried, no dependents	82.7	83.8	86.0	90.9	55.0	55.9	63.7	63.2	59.7	54.9	40.5	46.2
Married, no dependents	82.7	78.8	83.5	81.7	51.6	51.6	56.7	55.5	57.2	52.4	43.3	45.5
Unmarried, with dependents	99.6	89.8	89.8	80.4	58.9	55.1	57.3	56.5	68.2	60.9	57.5	64.1
Married, with dependents	84.2	90.4	89.7	94.4	54.1	53.9	56.3	54.6	58.5	54.4	48.7	52.9
Family income												
Dependent students												
Lowest quarter	89.9	93.8	90.2	94.2	60.7	64.4	67.2	68.4	68.1	65.2	64.2	66.2
Lower middle quarter	83.4	86.6	92.8	87.8	54.3	59.5	63.3	65.5	59.4	57.1	59.0	57.6
Upper middle quarter	78.4	79.1	82.5	88.7	45.0	52.6	56.3	59.4	58.2	61.1	52.8	53.5
Highest quarter	45.9	48.6	60.5	73.6	32.8	36.8	42.5	48.2	60.7	57.7	52.6	53.6
Independent students												
Lowest quarter	87.1	91.2	92.5	90.0	58.8	57.4	66.9	62.0	65.2	59.8	51.3	61.0
Lower middle quarter	86.5	81.1	86.6	87.0	53.4	55.6	57.7	56.9	60.4	50.7	46.4	52.8
Upper middle quarter	85.7	72.0	86.6	89.7	49.6	50.2	52.0	57.2	54.0	49.7	39.9	41.0
Highest quarter	72.9	82.0	73.6	77.7	46.3	47.2	50.6	47.0	49.1	50.2	37.6	37.1

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 8 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.0. Percentage of undergraduates enrolled full-time, full-year, percentage distribution of full-time, full-year undergraduates, and average family income of full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent of students enrolled full-time, full-year				Percent distribution of full-time, full-year students				Average family income			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	54.5	52.2	51.7	55.2	100.0	100.0	100.0	100.0	$16,616	$21,715	$23,780	$25,490
Dependency status												
Dependent students	59.4	56.8	57.5	63.6	32.0	33.5	31.6	29.6	26,838	33,777	41,327	40,479
Independent students	52.5	50.6	49.4	52.3	68.0	66.5	68.4	70.4	11,894	15,915	15,675	19,203
Unmarried, no dependents	53.6	54.8	49.5	51.8	22.5	22.6	17.2	19.2	8,771	11,661	11,635	13,491
Married, no dependents	51.2	47.4	48.4	59.1	6.3	6.6	8.0	6.7	15,603	29,384	22,879	36,786
Unmarried, with dependents	56.1	48.2	48.0	51.5	18.9	17.9	21.6	24.4	8,710	8,300	9,291	11,363
Married, with dependents	48.9	49.5	51.3	52.0	20.3	19.4	21.6	20.2	17,163	23,295	22,615	28,333
Family income												
Dependent students												
Lowest quarter	62.6	50.5	49.2	67.0	49.2	39.7	37.4	50.8	10,627	13,002	12,149	14,893
Lower middle quarter	51.8	63.1	64.5	58.4	24.4	38.0	26.8	20.8	28,958	36,673	35,115	41,615
Upper middle quarter	64.9	64.1	66.7	59.6	18.3	14.3	19.8	18.3	45,897	50,709	55,907	66,191
Highest quarter	56.4	64.2	60.3	67.2	8.1	8.0	16.0	10.1	75,713	92,574	101,997	120,567
Independent students												
Lowest quarter	55.9	50.7	49.0	54.9	44.4	47.1	40.3	46.4	3,990	5,080	3,831	5,272
Lower middle quarter	54.6	50.2	54.0	53.8	32.1	26.9	31.3	31.5	11,359	14,859	12,998	17,956
Upper middle quarter	47.2	49.9	47.5	47.4	16.4	16.7	18.0	14.3	21,845	27,097	25,033	33,695
Highest quarter	39.6	49.0	43.2	43.9	7.2	9.4	10.4	7.8	40,144	52,865	53,560	80,546

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.1. Average tuition and net tuition after grants (if any) for full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average tuition[1]				Average net tuition for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
	Private for-profit less-than-4-year institutions							
Total	$5,437	$5,256	$6,592	$7,505	$4,094	$3,992	$5,172	$5,494
Dependency status								
Dependent students	5,440	5,569	7,123	8,049	4,275	4,720	6,075	6,265
Independent students	5,429	5,104	6,345	7,277	3,996	3,631	4,753	5,171
Unmarried, no dependents	5,804	5,200	6,415	7,986	4,559	3,773	5,214	6,397
Married, no dependents	5,649	5,334	5,945	7,643	4,745	4,538	5,262	6,582
Unmarried, with dependents	5,052	4,791	6,371	6,802	3,178	3,036	4,331	4,066
Married, with dependents	5,297	5,201	6,415	7,057	3,904	3,702	4,612	4,875
Family income								
Dependent students								
Lowest quarter	5,183	5,479	7,016	7,125	3,322	3,727	4,954	4,337
Lower middle quarter	5,694	5,514	6,947	8,696	4,957	5,182	6,153	7,493
Upper middle quarter	5,555	6,228	7,405	9,087	5,257	6,126	7,076	8,579
Highest quarter	5,972	5,299	7,316	9,493	5,784	5,182	7,280	9,247
Independent students								
Lowest quarter	5,268	4,806	6,188	6,884	3,430	2,971	4,193	4,143
Lower middle quarter	5,682	5,116	6,474	7,624	4,417	3,708	4,929	5,544
Upper middle quarter	5,204	5,482	6,401	7,639	4,176	4,533	4,977	6,490
Highest quarter	5,818	5,848	6,461	7,556	5,230	5,114	5,964	7,366

[1]Includes all tuition and required fees charged by the institution.

[2]Equal to tuition and fees minus all grant aid received. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. The percentage of students with zero value for net tuition was 4 in 1989–90, 5 in 1992–93, 4 in 1995–96, and 5 in 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.2. Average price of attendance, net price of attendance after aid (if any), and expected family contribution (EFC) for full-time, full-year undergraduates in private for-profit less-than-4-year institutions, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average price of attendance[1]				Average net price of attendance[2]				Average expected family contribution[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	$11,496	$11,192	$12,915	$15,931	$7,545	$7,546	$7,995	$8,940	$2,581	$3,322	$3,582	$3,853
Dependency status												
Dependent students	10,963	11,174	12,727	15,954	7,422	7,511	7,594	8,757	4,220	5,304	5,644	5,858
Independent students	11,727	11,204	13,001	15,922	7,583	7,546	8,180	9,016	1,813	2,358	2,629	3,012
Unmarried, no dependents	12,030	11,277	12,944	16,675	7,991	7,172	7,918	9,503	3,630	4,376	3,382	3,957
Married, no dependents	11,964	11,655	12,529	16,268	8,270	8,883	8,585	10,563	1,569	2,643	7,122	9,883
Unmarried, with dependents	11,382	10,802	13,005	15,080	6,791	7,413	8,168	8,258	556	352	619	707
Married, with dependents	11,639	11,335	13,222	16,109	7,657	7,647	8,252	8,959	1,054	1,855	2,372	2,631
Family income												
Dependent students												
Lowest quarter	10,576	10,908	12,373	14,645	6,456	6,453	6,406	7,370	1,591	1,837	601	813
Lower middle quarter	11,238	10,853	12,492	16,743	7,655	7,431	6,900	9,329	3,913	5,001	3,152	4,674
Upper middle quarter	11,414	12,477	13,098	17,213	8,552	9,226	8,532	9,747	7,033	7,084	7,708	10,724
Highest quarter	11,465	12,118	13,480	18,643	10,032	9,931	10,340	12,772	14,736	21,095	19,072	24,937
Independent students												
Lowest quarter	11,591	10,712	12,734	15,102	7,128	6,989	7,717	8,149	1,155	1,147	298	347
Lower middle quarter	11,961	11,270	13,018	16,329	7,900	7,240	8,161	9,049	1,912	2,581	1,606	1,994
Upper middle quarter	11,496	11,821	13,386	17,134	7,675	8,672	8,415	10,216	2,003	2,881	3,489	5,851
Highest quarter	12,039	12,358	13,302	16,932	8,784	9,322	9,595	11,844	4,997	6,749	13,284	17,764

[1]Average student budget estimated by the institutions. Includes tuition and fees, books and supplies, room and board, transportation and personal expenses.

[2]Equal to the price of attendance minus all grant and loan aid received. Includes students who received no financial aid.

[3]The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.3. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who had financial aid need and average amount of need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had financial aid need[1]				Average amount of financial aid need for those who had financial aid need				Average amount of financial aid need for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	96.0	94.5	92.8	94.7	$9,600	$8,916	$10,804	$13,454	$9,217	$8,421	$10,022	$12,743
Dependency status												
Dependent students	91.1	89.8	87.2	90.3	8,159	7,891	9,507	12,224	7,431	7,087	8,285	11,043
Independent students	98.3	96.7	95.4	96.6	10,225	9,385	11,353	13,937	10,054	9,074	10,827	13,456
Unmarried, no dependents	95.5	94.3	95.6	97.4	9,215	7,785	10,249	13,474	8,800	7,341	9,794	13,118
Married, no dependents	99.5	95.5	83.0	83.4	10,530	9,614	9,353	10,941	10,480	9,178	7,765	9,120
Unmarried, with dependents	99.7	100.0	99.5	99.7	10,861	10,452	12,470	14,470	10,827	10,452	12,411	14,431
Married, with dependents	99.8	96.7	95.7	96.3	10,608	10,034	11,733	14,572	10,587	9,706	11,226	14,032
Family income												
Dependent students												
Lowest quarter	100.0	99.5	100.0	99.9	8,986	9,147	11,757	13,847	8,986	9,103	11,757	13,833
Lower middle quarter	96.5	93.0	98.9	97.1	7,929	6,955	9,475	12,677	7,650	6,466	9,368	12,309
Upper middle quarter	81.8	85.5	86.1	85.8	6,482	6,757	6,768	8,217	5,304	5,776	5,824	7,048
Highest quarter	41.7	34.4	39.0	36.4	5,165	‡	3,874	‡	2,153	2,220	1,511	1,603
Independent students												
Lowest quarter	99.6	99.6	100.0	100.0	10,558	9,674	12,434	14,755	10,516	9,638	12,434	14,755
Lower middle quarter	99.4	98.1	100.0	99.5	10,145	8,992	11,389	14,524	10,079	8,824	11,389	14,456
Upper middle quarter	95.9	94.7	96.9	97.5	10,015	9,642	10,345	11,949	9,608	9,128	10,027	11,650
Highest quarter	91.3	82.0	61.3	62.3	8,881	8,461	7,250	8,041	8,110	6,939	4,441	5,010

‡Reporting standards not met. (Too few cases.)

[1]Financial need is equal to the student budget minus the expected family contribution (EFC). The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without financial need). Negative values were set to zero.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.4. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who had remaining financial aid need after receiving financial aid (if any) and average amount of remaining need, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who had remaining need after financial aid[1]				Average amount of remaining need after financial aid for those who had need				Average amount of remaining need after financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	90.6	83.6	82.6	83.2	$5,811	$5,849	$6,241	$7,141	$5,263	$4,888	$5,155	$5,943
Dependency status												
Dependent students	82.1	74.7	72.9	75.2	4,954	4,970	5,124	6,398	4,065	3,711	3,733	4,809
Independent students	94.6	87.8	87.1	86.6	6,157	6,203	6,673	7,412	5,822	5,446	5,815	6,418
Unmarried, no dependents	88.5	74.8	81.7	83.6	5,433	4,679	5,720	6,929	4,810	3,498	4,675	5,789
Married, no dependents	99.0	88.6	65.3	59.7	6,569	7,033	6,560	6,586	6,503	6,230	4,283	3,930
Unmarried, with dependents	98.4	98.7	97.3	95.7	6,217	7,085	7,459	7,604	6,115	6,991	7,256	7,277
Married, with dependents	96.3	92.1	89.6	87.4	6,706	6,442	6,550	7,783	6,458	5,931	5,866	6,801
Family income												
Dependent students												
Lowest quarter	94.4	88.6	98.2	95.4	5,144	5,359	5,772	6,840	4,857	4,747	5,666	6,522
Lower middle quarter	87.5	76.2	84.5	87.1	4,802	4,416	4,714	5,833	4,204	3,364	3,985	5,079
Upper middle quarter	63.0	63.5	56.3	41.3	4,617	4,832	4,250	5,394	2,907	3,068	2,392	2,225
Highest quarter	33.6	16.8	15.3	10.3	‡	‡	‡	‡	1,455	1,016	520	302
Independent students												
Lowest quarter	97.2	95.1	98.2	95.5	6,141	6,178	7,198	7,757	5,968	5,872	7,071	7,406
Lower middle quarter	95.7	82.2	93.2	92.1	6,178	5,972	6,632	7,389	5,911	4,908	6,183	6,804
Upper middle quarter	90.7	88.0	79.9	72.5	6,223	6,800	5,911	6,422	5,642	5,981	4,720	4,655
Highest quarter	82.5	68.5	39.5	37.5	6,028	6,040	4,674	5,918	4,972	4,137	1,844	2,218

‡Reporting standards not met. (Too few cases.)

[1]Remaining financial need is equal to the student budget minus the expected family contribution (EFC) minus any financial aid received. The student budget is the total price of attendance, which includes tuition, fees, and living expenses. The expected family contribution (EFC) is the amount students and their parents are expected to contribute to the price of attendance, and is calculated based on dependency status, income, assets, number of siblings in college, and other related factors.

[2]Includes zero values (that is, those without remaining financial need).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year. Negative values were set to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.5. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received financial aid and average total amount of financial aid received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Average total amount of financial aid for those who received financial aid				Average total amount of financial aid for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	87.7	78.8	87.8	92.9	$4,654	$4,819	$5,999	$7,984	$4,083	$3,798	$5,267	$7,416
Dependency status												
Dependent students	78.8	70.2	85.1	91.1	4,553	5,312	6,090	8,005	3,586	3,727	5,184	7,293
Independent students	91.9	83.4	89.1	93.6	4,700	4,626	5,958	7,975	4,317	3,857	5,306	7,467
Unmarried, no dependents	88.7	84.8	90.4	93.5	4,725	5,104	6,162	8,208	4,193	4,330	5,569	7,671
Married, no dependents	90.1	63.1	75.0	90.3	4,443	4,949	5,675	7,818	4,002	3,122	4,255	7,060
Unmarried, with dependents	96.3	87.8	88.2	94.3	4,916	3,922	5,863	7,660	4,732	3,444	5,172	7,225
Married, with dependents	91.8	84.5	94.1	94.1	4,539	4,658	5,977	8,187	4,166	3,937	5,622	7,701
Family income												
Dependent students												
Lowest quarter	90.4	92.0	97.2	96.7	4,614	4,931	6,186	7,584	4,171	4,535	6,015	7,332
Lower middle quarter	77.5	57.8	93.3	89.7	4,700	6,064	6,050	8,543	3,643	3,507	5,641	7,666
Upper middle quarter	64.0	57.5	74.9	86.2	4,520	5,682	6,094	8,734	2,891	3,269	4,566	7,531
Highest quarter	45.7	45.2	55.8	74.7	3,162	4,839	5,799	7,889	1,444	2,186	3,236	5,891
Independent students												
Lowest quarter	96.5	92.0	92.1	95.9	4,744	4,196	5,792	7,697	4,580	3,858	5,334	7,379
Lower middle quarter	88.8	86.0	88.4	95.0	4,739	4,870	5,975	8,168	4,206	4,188	5,283	7,757
Upper middle quarter	89.6	66.8	91.1	92.5	4,674	5,244	6,407	8,427	4,189	3,504	5,839	7,792
Highest quarter	82.3	59.8	75.5	77.1	4,204	5,609	5,752	8,077	3,461	3,352	4,339	6,231

[1]May consist of any type of aid, including grants (or scholarships), loans, work-study, employer aid, federal veterans' benefits, Parent Loans to Undergraduate Students (PLUS), and private aid.

[2]Includes zero values (that is, those not receiving financial aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.6. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received grants and average grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received grants[1]				Average grant amount for those who received grants				Average grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	66.5	60.4	61.9	69.2	$2,110	$2,175	$2,341	$3,032	$1,404	$1,315	$1,449	$2,097
Dependency status												
Dependent students	57.1	45.3	49.5	63.4	2,155	1,906	2,147	2,889	1,231	864	1,063	1,831
Independent students	71.1	68.0	67.7	71.6	2,095	2,268	2,406	3,085	1,490	1,543	1,628	2,208
Unmarried, no dependents	65.2	65.0	52.0	55.6	1,960	2,299	2,321	2,904	1,278	1,495	1,206	1,613
Married, no dependents	49.2	33.9	41.7	32.5	1,880	2,590	1,708	3,395	925	879	713	1,104
Unmarried, with dependents	83.9	82.2	80.9	89.5	2,352	2,176	2,569	3,239	1,973	1,789	2,077	2,898
Married, with dependents	72.6	70.1	76.6	78.1	1,995	2,280	2,421	2,953	1,449	1,599	1,855	2,306
Family income												
Dependent students												
Lowest quarter	81.0	85.4	84.7	90.4	2,437	2,089	2,454	3,172	1,973	1,783	2,078	2,869
Lower middle quarter	49.4	25.7	50.4	47.9	1,565	1,331	1,582	2,562	773	342	797	1,227
Upper middle quarter	21.2	6.9	19.0	33.9	1,466	‡	‡	1,497	311	102	333	508
Highest quarter	16.7	5.1	3.4	12.5	‡	‡	‡	‡	189	121	35	246
Independent students												
Lowest quarter	84.5	86.7	84.6	91.7	2,275	2,163	2,385	3,113	1,923	1,874	2,018	2,855
Lower middle quarter	66.4	64.8	62.5	67.9	1,962	2,176	2,518	3,191	1,302	1,411	1,575	2,168
Upper middle quarter	61.2	43.1	64.0	47.7	1,727	2,540	2,254	2,711	1,057	1,095	1,442	1,293
Highest quarter	32.2	26.6	23.6	10.2	1,941	3,760	‡	‡	624	1,001	595	202

‡Reporting standards not met. (Too few cases.)

[1]Includes grants and scholarships awarded by any source: federal, state, institutional, or private.

[2]Includes zero values (that is, those not receiving grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.7. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal grants and average federal grant amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal grant[1]				Average federal grant amount for those who received federal grants				Average federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	62.5	55.6	54.1	64.5	$1,784	$1,908	$1,849	$2,475	$1,115	$1,062	$1,001	$1,597
Dependency status												
Dependent students	49.7	39.9	40.8	54.3	1,743	1,758	1,780	2,249	866	701	727	1,220
Independent students	68.7	63.5	60.3	68.8	1,799	1,955	1,871	2,550	1,236	1,241	1,127	1,755
Unmarried, no dependents	62.0	59.4	40.7	49.9	1,698	1,933	1,684	2,267	1,053	1,148	685	1,132
Married, no dependents	46.9	28.3	28.6	30.1	1,701	1,928	1,473	2,350	798	545	421	707
Unmarried, with dependents	83.1	79.9	76.4	88.5	1,967	1,981	2,012	2,712	1,635	1,583	1,538	2,399
Married, with dependents	69.4	65.1	71.5	75.9	1,732	1,953	1,862	2,524	1,202	1,271	1,332	1,915
Family income												
Dependent students												
Lowest quarter	77.5	83.7	82.0	87.0	1,939	1,874	2,000	2,515	1,502	1,569	1,639	2,187
Lower middle quarter	38.4	14.9	35.9	34.6	1,098	1,125	1,141	1,343	422	167	410	464
Upper middle quarter	11.2	4.5	2.7	12.6	‡	‡	‡	‡	111	62	19	44
Highest quarter	2.6	1.2	#	5.7	‡	‡	‡	‡	59	22	#	42
Independent students												
Lowest quarter	83.1	86.0	82.1	90.6	1,945	2,002	1,939	2,562	1,617	1,722	1,592	2,322
Lower middle quarter	63.7	59.3	52.7	65.2	1,711	1,899	1,952	2,763	1,090	1,127	1,029	1,801
Upper middle quarter	58.4	35.3	53.7	42.3	1,505	1,756	1,621	1,746	878	620	871	739
Highest quarter	24.9	12.7	9.4	2.6	1,360	2,071	‡	‡	339	262	61	62

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes the Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Robert Byrd Scholarships, and all other federal grants, fellowships, and traineeships. Does not include federal veterans' benefits or military aid.

[2]Includes zero values (that is, those not receiving federal grant aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.8. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal Pell Grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Pell Grant				Average Pell Grant amount for those who received Pell Grants				Average Pell Grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	61.1	54.2	53.9	63.4	$1,718	$1,793	$1,733	$2,387	$1,050	$971	$934	$1,514
Dependency status												
Dependent students	49.2	38.8	40.8	50.9	1,640	1,677	1,618	2,245	808	650	660	1,142
Independent students	67.0	61.9	59.9	68.7	1,745	1,828	1,769	2,432	1,169	1,131	1,060	1,671
Unmarried, no dependents	60.3	57.7	40.3	49.9	1,638	1,786	1,576	2,178	988	1,030	635	1,086
Married, no dependents	43.4	27.1	27.6	30.1	1,753	1,758	1,382	2,210	760	477	381	665
Unmarried, with dependents	81.8	78.4	76.2	88.5	1,911	1,892	1,902	2,563	1,564	1,483	1,449	2,268
Married, with dependents	67.8	63.4	71.3	75.5	1,660	1,810	1,769	2,435	1,125	1,148	1,261	1,837
Family income												
Dependent students												
Lowest quarter	77.0	81.1	81.8	86.6	1,828	1,808	1,826	2,407	1,407	1,466	1,494	2,084
Lower middle quarter	37.5	14.6	35.9	29.3	1,006	948	1,016	‡	377	138	365	374
Upper middle quarter	11.2	4.5	2.7	4.2	‡	‡	‡	‡	104	61	16	27
Highest quarter	2.6	1.2	#	#	‡	‡	‡	‡	59	22	#	#
Independent students												
Lowest quarter	82.4	84.3	81.4	90.6	1,877	1,907	1,824	2,461	1,546	1,609	1,486	2,230
Lower middle quarter	61.3	58.2	52.6	65.2	1,692	1,796	1,865	2,580	1,038	1,045	981	1,682
Upper middle quarter	55.3	32.8	53.5	41.8	1,453	1,421	1,535	1,697	804	467	822	709
Highest quarter	22.8	11.4	9.4	1.8	‡	1,455	‡	‡	241	166	57	57

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Pell Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.9. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received Supplemental Educational Opportunity Grants (SEOG) and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Supplemental Educational Opportunity Grant				Average SEOG amount for those who received Supplemental Educational Opportunity Grants				Average SEOG amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	10.6	12.9	15.6	22.7	$457	$520	$432	$347	$49	$67	$67	$79
Dependency status												
Dependent students	10.5	8.1	14.0	17.9	479	558	479	397	50	45	67	71
Independent students	10.7	15.4	16.3	24.7	448	502	414	332	48	77	68	82
Unmarried, no dependents	9.0	13.1	10.6	15.6	450	515	472	292	41	68	50	46
Married, no dependents	6.1	5.8	9.1	11.1	‡	‡	‡	‡	31	68	40	42
Unmarried, with dependents	13.7	21.2	21.9	37.6	483	442	405	351	66	93	89	132
Married, with dependents	11.2	16.0	18.0	22.4	394	480	393	311	44	77	71	70
Family income												
Dependent students												
Lowest quarter	16.2	18.0	29.1	24.2	526	570	499	424	85	102	145	103
Lower middle quarter	9.4	2.7	10.7	16.9	‡	‡	‡	‡	30	14	45	57
Upper middle quarter	1.5	0.4	1.3	8.4	‡	‡	‡	‡	7	#	4	17
Highest quarter	#	#	#	5.7	‡	‡	‡	‡	#	#	#	42
Independent students												
Lowest quarter	12.2	21.0	24.5	30.1	457	484	435	304	56	102	106	91
Lower middle quarter	11.5	14.0	13.4	29.9	396	582	363	372	46	81	49	111
Upper middle quarter	8.7	9.1	12.2	8.8	470	526	408	‡	41	48	50	31
Highest quarter	2.9	2.2	0.7	1.5	‡	‡	‡	‡	27	7	4	4

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Supplemental Educational Opportunity Grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.10. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received grants from non-federal sources and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal grant[1]				Average non-federal grant amount for those receiving non-federal grants				Average non-federal grant amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	13.9	10.1	20.8	21.1	$2,081	$2,499	$2,157	$2,367	$289	$253	$449	$500
Dependency status												
Dependent students	18.8	11.2	19.8	28.6	1,942	1,454	1,697	2,133	364	163	336	611
Independent students	11.6	9.8	21.3	18.0	2,186	3,100	2,354	2,524	254	302	501	453
Unmarried, no dependents	10.9	12.0	20.5	18.5	2,071	2,887	2,545	2,602	225	347	521	481
Married, no dependents	6.8	6.7	16.3	10.4	‡	‡	‡	‡	127	334	292	397
Unmarried, with dependents	14.2	9.6	24.7	20.8	2,390	2,136	2,189	2,397	338	206	540	498
Married, with dependents	11.6	8.2	20.4	16.5	2,133	3,992	2,570	2,364	247	328	523	390
Family income												
Dependent students												
Lowest quarter	20.8	12.9	23.0	32.1	2,265	1,667	1,905	2,126	471	214	439	682
Lower middle quarter	20.4	14.1	26.5	27.9	1,715	1,246	1,463	‡	351	175	387	763
Upper middle quarter	13.1	3.9	17.8	30.4	‡	‡	‡	‡	200	40	314	464
Highest quarter	14.2	4.0	3.4	9.5	‡	‡	‡	‡	130	99	35	204
Independent students												
Lowest quarter	14.4	8.8	22.4	22.2	2,135	1,731	1,901	2,401	306	152	426	533
Lower middle quarter	9.7	8.4	20.2	15.7	2,190	3,371	2,696	2,337	212	284	545	367
Upper middle quarter	8.6	10.6	23.8	14.6	2,078	‡	2,399	3,796	179	475	571	554
Highest quarter	9.8	14.4	15.5	7.9	‡	‡	‡	‡	286	738	533	140

‡Reporting standards not met. (Too few cases.)

[1]Includes state, institutional, and privately-funded grants.

[2]Includes zero values (that is, those not receiving non-federal grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.11. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received state-funded grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a state-funded grant				Average state-funded grant amount for those receiving state-funded grants				Average state-funded grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	7.0	3.5	11.9	12.8	$2,093	$2,166	$2,738	$2,133	$147	$76	$325	$272
Dependency status												
Dependent students	9.3	4.8	10.6	18.4	2,096	1,798	2,000	1,904	194	86	212	351
Independent students	6.0	2.9	12.5	10.4	2,092	2,463	3,029	2,303	125	71	377	239
Unmarried, no dependents	5.3	3.8	13.1	8.9	1,962	‡	3,206	‡	103	126	419	241
Married, no dependents	3.5	2.2	6.2	5.6	‡	‡	‡	‡	70	67	179	197
Unmarried, with dependents	7.9	3.0	14.5	11.4	2,298	‡	2,830	2,015	182	42	409	229
Married, with dependents	5.7	1.9	12.3	12.2	1,979	‡	3,145	2,160	113	36	385	264
Family income												
Dependent students												
Lowest quarter	11.7	6.3	13.3	23.7	2,310	‡	2,409	1,763	271	105	321	418
Lower middle quarter	10.3	4.7	12.4	19.1	‡	‡	‡	‡	192	92	240	460
Upper middle quarter	5.5	2.8	11.6	13.2	‡	‡	‡	‡	77	30	140	234
Highest quarter	#	2.6	#	#	‡	‡	‡	‡	#	89	#	#
Independent students												
Lowest quarter	7.2	4.0	12.7	14.5	2,128	2,228	2,546	2,065	153	89	324	299
Lower middle quarter	5.0	1.7	10.8	7.7	2,156	‡	3,583	‡	107	57	385	170
Upper middle quarter	4.9	2.8	16.7	7.4	‡	‡	3,114	‡	90	79	519	323
Highest quarter	5.2	0.6	9.3	2.1	‡	‡	‡	‡	108	5	314	6

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving state-funded grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.12. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received institutional grants and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received an institutional grant				Average institutional grant amount for those receiving institutional grants				Average institutional grant amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	4.3	4.0	7.9	5.7	$1,716	$1,381	$763	$1,021	$73	$55	$60	$58
Dependency status												
Dependent students	6.0	4.7	7.8	10.0	1,548	900	981	1,047	93	43	77	105
Independent students	3.5	3.6	7.9	3.8	1,853	1,698	663	992	64	62	52	38
Unmarried, no dependents	3.7	4.9	6.2	4.9	‡	1,396	‡	‡	67	69	34	41
Married, no dependents	1.3	1.2	7.6	2.4	‡	‡	‡	‡	13	51	28	75
Unmarried, with dependents	4.7	4.4	9.2	3.6	‡	‡	768	554	107	87	71	20
Married, with dependents	2.7	2.2	8.0	3.5	‡	‡	713	‡	37	33	57	45
Family income												
Dependent students												
Lowest quarter	6.4	4.9	9.6	9.6	‡	‡	‡	‡	117	59	98	84
Lower middle quarter	5.5	6.6	10.3	8.9	‡	‡	‡	‡	69	49	88	115
Upper middle quarter	5.2	0.3	5.8	16.9	‡	‡	‡	‡	65	1	76	199
Highest quarter	6.7	3.3	2.1	2.2	‡	‡	‡	‡	85	10	10	18
Independent students												
Lowest quarter	4.8	3.6	9.4	4.2	1,937	836	767	755	93	30	72	32
Lower middle quarter	3.0	2.9	7.2	3.0	‡	‡	582	‡	57	50	42	13
Upper middle quarter	1.3	4.5	8.9	4.7	‡	‡	‡	‡	13	152	44	102
Highest quarter	1.9	3.6	2.3	3.3	‡	‡	‡	‡	30	82	21	57

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving institutional grants).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.13. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received any student loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a student loan[1]				Average annual loan amount for those receiving loans				Average annual loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	73.7	53.5	69.8	76.0	$3,462	$4,363	$4,935	$6,439	$2,550	$2,335	$3,442	$4,895
Dependency status												
Dependent students	66.1	56.5	76.8	74.4	3,500	4,966	5,259	7,215	2,315	2,807	4,038	5,366
Independent students	77.1	52.3	66.5	76.7	3,443	4,049	4,762	6,123	2,656	2,116	3,167	4,697
Unmarried, no dependents	75.5	58.1	71.7	83.7	3,661	4,522	5,321	6,641	2,765	2,627	3,815	5,559
Married, no dependents	75.9	43.7	60.0	68.8	3,650	4,334	5,373	6,691	2,769	1,893	3,221	4,602
Unmarried, with dependents	81.8	49.4	62.3	73.4	3,206	3,198	4,364	5,346	2,621	1,581	2,719	3,923
Married, with dependents	75.0	51.0	69.0	76.7	3,376	4,097	4,461	6,315	2,533	2,090	3,079	4,844
Family income												
Dependent students												
Lowest quarter	70.9	65.5	83.6	67.4	3,028	4,075	4,553	6,542	2,148	2,671	3,805	4,406
Lower middle quarter	72.3	52.5	87.7	85.7	3,900	5,913	5,470	7,220	2,820	3,106	4,795	6,186
Upper middle quarter	60.6	56.4	69.7	83.5	4,233	5,586	6,070	8,334	2,563	3,149	4,233	6,959
Highest quarter	31.2	42.8	51.4	69.9	‡	4,828	5,983	8,052	1,244	2,065	3,076	5,626
Independent students												
Lowest quarter	77.5	53.1	68.6	71.4	3,282	3,507	4,296	5,740	2,545	1,863	2,946	4,098
Lower middle quarter	77.5	59.8	65.4	84.7	3,562	4,344	4,986	6,034	2,760	2,596	3,261	5,112
Upper middle quarter	78.8	43.6	68.0	83.6	3,507	4,717	5,192	6,726	2,764	2,054	3,529	5,624
Highest quarter	69.0	41.2	59.2	63.4	3,814	4,944	5,255	7,709	2,630	2,036	3,112	4,886

‡Reporting standards not met. (Too few cases.)

[1]Includes all types of loans, including those funded by federal, state, institutional, or private sources. Also includes the Parent Loan to Undergraduate Students (PLUS), a federal loan that is taken out by parents of dependent undergraduates.

[2]Includes zero values (that is, those not receiving loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.14. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal student loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a federal loan[1]				Average annual federal loan amount for those receiving federal loans				Average annual federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	73.3	53.1	67.5	75.2	$3,439	$4,305	$4,895	$5,926	$2,521	$2,285	$3,302	$4,453
Dependency status												
Dependent students	65.6	56.2	75.2	73.4	3,466	4,875	5,137	6,692	2,274	2,742	3,864	4,912
Independent students	76.9	51.7	63.9	75.9	3,425	4,006	4,764	5,616	2,635	2,073	3,042	4,261
Unmarried, no dependents	75.2	57.8	68.0	83.0	3,647	4,499	5,406	6,045	2,742	2,599	3,676	5,020
Married, no dependents	75.4	43.2	57.1	67.8	3,632	4,328	5,271	6,081	2,739	1,870	3,012	4,121
Unmarried, with dependents	81.6	49.0	60.9	72.3	3,181	3,124	4,373	5,147	2,596	1,532	2,661	3,723
Married, with dependents	74.9	50.1	66.1	76.0	3,364	4,046	4,436	5,571	2,520	2,027	2,933	4,236
Family income												
Dependent students												
Lowest quarter	70.8	65.1	80.1	66.2	3,024	4,063	4,465	6,235	2,140	2,645	3,575	4,125
Lower middle quarter	72.0	52.2	87.7	85.7	3,868	5,697	5,272	6,674	2,783	2,975	4,621	5,718
Upper middle quarter	59.6	56.4	69.7	81.8	4,170	5,546	5,971	7,483	2,485	3,126	4,164	6,117
Highest quarter	28.9	42.8	49.8	69.3	‡	4,732	5,827	7,247	1,078	2,024	2,901	5,023
Independent students												
Lowest quarter	77.5	53.0	65.1	70.6	3,272	3,448	4,384	5,263	2,534	1,826	2,853	3,717
Lower middle quarter	77.0	58.9	63.2	84.4	3,529	4,324	4,975	5,797	2,717	2,548	3,144	4,891
Upper middle quarter	78.3	43.3	65.6	81.9	3,489	4,665	5,106	5,871	2,732	2,019	3,348	4,810
Highest quarter	69.0	39.2	58.2	61.9	3,805	5,008	5,059	6,393	2,624	1,963	2,943	3,954

‡Reporting standards not met. (Too few cases.)

[1]Includes Perkins, Stafford (subsidized and unsubsidized), federal loans through the Public Health Service, and the Parent Loan to Undergraduate Students (PLUS), a federal loan which is taken out by parents.

[2]Includes zero values (that is, those not receiving federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.15. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal Perkins loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a Perkins loan				Average annual Perkins loan amount for those receiving Perkins loans				Average annual Perkins loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	5.9	3.0	3.8	1.7	$1,593	$1,668	$1,656	$1,460	$93	$49	$63	$24
Dependency status												
Dependent students	6.2	3.3	6.7	3.0	1,400	1,534	1,822	‡	87	50	122	47
Independent students	5.7	2.7	2.5	1.1	1,692	1,711	1,450	‡	97	47	36	14
Unmarried, no dependents	6.4	3.1	3.8	1.4	1,352	‡	‡	‡	87	46	57	20
Married, no dependents	10.9	0.7	4.4	2.3	‡	‡	‡	‡	273	15	68	26
Unmarried, with dependents	3.8	2.1	1.8	0.6	‡	‡	‡	‡	63	46	25	10
Married, with dependents	5.1	3.6	1.5	1.0	1,670	‡	‡	‡	85	60	19	10
Family income												
Dependent students												
Lowest quarter	6.3	5.7	8.6	4.0	1,289	‡	‡	‡	81	80	156	54
Lower middle quarter	9.1	2.6	10.3	4.6	‡	‡	‡	‡	133	47	201	94
Upper middle quarter	3.7	0.4	3.5	#	‡	‡	‡	‡	57	1	47	#
Highest quarter	2.8	0.7	#	#	‡	‡	‡	‡	54	21	#	#
Independent students												
Lowest quarter	4.7	2.9	2.9	0.1	1,567	1,696	‡	‡	74	48	40	1
Lower middle quarter	6.5	4.1	2.9	1.8	1,480	‡	‡	‡	96	68	46	33
Upper middle quarter	7.1	2.2	2.0	3.1	‡	‡	‡	‡	149	48	30	26
Highest quarter	5.2	#	0.6	#	‡	‡	‡	‡	119	#	4	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving Perkins loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.16. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal subsidized Stafford loans and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a subsidized Stafford loan				Average annual subsidized Stafford loan amount for those receiving subsidized Stafford loans				Average annual subsidized Stafford loan amount for all students[1]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
					Private for-profit less-than-4-year institutions							
Total	69.4	50.5	62.1	71.0	$2,423	$2,834	$2,583	$2,689	$1,682	$1,431	$1,605	$1,910
Dependency status												
Dependent students	61.8	52.1	65.1	64.6	2,441	2,981	2,733	2,880	1,508	1,552	1,779	1,861
Independent students	73.0	50.0	60.8	73.7	2,417	2,759	2,509	2,619	1,764	1,378	1,525	1,931
Unmarried, no dependents	71.1	56.0	64.8	81.7	2,413	2,809	2,591	2,702	1,716	1,573	1,680	2,208
Married, no dependents	68.4	42.2	49.3	60.6	2,350	2,919	2,567	2,715	1,608	1,230	1,265	1,646
Unmarried, with dependents	78.2	46.8	59.7	71.4	2,463	2,536	2,467	2,517	1,926	1,188	1,473	1,796
Married, with dependents	71.7	48.4	62.9	73.3	2,393	2,842	2,466	2,626	1,715	1,376	1,551	1,924
Family income												
Dependent students												
Lowest quarter	68.7	63.9	75.3	65.3	2,415	2,831	2,718	2,833	1,659	1,810	2,047	1,851
Lower middle quarter	68.8	47.4	79.3	81.5	2,562	3,120	2,730	2,756	1,763	1,479	2,165	2,245
Upper middle quarter	54.2	52.9	58.4	65.0	2,390	3,146	2,870	3,205	1,295	1,665	1,676	2,082
Highest quarter	15.5	24.2	25.7	25.5	‡	‡	‡	‡	301	739	631	712
Independent students												
Lowest quarter	74.3	51.6	63.9	70.3	2,424	2,612	2,476	2,551	1,801	1,348	1,583	1,792
Lower middle quarter	74.2	56.8	60.9	83.7	2,406	2,767	2,520	2,697	1,786	1,570	1,534	2,256
Upper middle quarter	71.4	40.1	62.5	80.5	2,417	2,988	2,577	2,612	1,725	1,198	1,610	2,103
Highest quarter	62.4	38.9	45.2	41.8	2,414	3,281	2,489	2,702	1,507	1,277	1,125	1,130

‡Reporting standards not met. (Too few cases.)

[1]Includes zero values (that is, those not receiving subsidized Stafford loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.17. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received federal unsubsidized Stafford loans or Supplemental Loans for Students (SLS) and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received unsubsidized Stafford or SLS loans[1]				Average annual unsubsidized Stafford or SLS loan amount for those receiving unsubsidized Stafford or SLS loans				Average annual unsubsidized Stafford or SLS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	21.8	14.8	39.1	58.5	$2,531	$2,936	$3,202	$3,364	$553	$433	$1,253	$1,968
Dependency status												
Dependent students	4.2	6.7	23.4	38.8	2,855	2,982	3,243	3,284	119	200	758	1,275
Independent students	30.1	19.0	46.4	66.8	2,502	2,937	3,193	3,383	753	559	1,481	2,259
Unmarried, no dependents	34.1	27.4	58.9	79.4	2,640	3,111	3,290	3,517	900	853	1,939	2,792
Married, no dependents	29.3	17.4	49.7	63.6	2,796	3,077	3,381	3,847	820	536	1,679	2,448
Unmarried, with dependents	27.4	8.9	38.7	59.2	2,187	2,415	3,003	3,103	600	214	1,163	1,836
Married, with dependents	28.3	19.2	42.9	65.0	2,510	2,825	3,176	3,387	711	542	1,363	2,201
Family income												
Dependent students												
Lowest quarter	4.3	6.2	20.5	32.8	‡	‡	2,990	3,213	108	177	614	1,055
Lower middle quarter	5.5	8.5	17.4	44.0	‡	‡	3,465	3,504	170	255	602	1,543
Upper middle quarter	2.9	6.1	29.3	39.2	‡	‡	3,254	3,422	92	188	954	1,342
Highest quarter	2.4	2.8	32.7	57.8	‡	‡	‡	2,969	94	110	1,113	1,716
Independent students												
Lowest quarter	28.6	12.7	41.1	58.6	2,237	2,777	2,994	3,177	641	352	1,231	1,863
Lower middle quarter	30.9	26.5	48.7	75.3	2,631	2,984	3,211	3,332	813	792	1,564	2,510
Upper middle quarter	31.4	23.2	51.9	78.2	2,641	3,001	3,291	3,428	829	696	1,708	2,682
Highest quarter	31.9	19.7	50.5	59.5	3,104	3,041	3,592	4,748	990	599	1,813	2,824

‡Reporting standards not met. (Too few cases.)

[1]The Supplemental Loans for Students (SLS) program was in effect during the 1989–90 and 1992–93 NPSAS survey years. Normally, only students who were considered financially independent were eligible to receive loans through this program but dependents could qualify under unusual circumstances. The Supplemental Loans for Students program was discontinued and replaced by the unsubsidized Stafford loan program in 1994 as a result of the 1992 Reauthorization of the Higher Education Act. The main difference between the two programs is that the unsubsidized Stafford loan program allows dependent as well as independent students to receive unsubsidized student loans.

[2]Includes zero values (that is, those not receiving unsubsidized Stafford loans or loans through the Supplemental Loans for Students program).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.18. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions whose parents received a federal PLUS loan and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a PLUS loan[1]				Average annual PLUS loan amount for those receiving PLUS loans				Average annual PLUS loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
						Private for-profit less-than-4-year institutions						
Total	†	†	†	†	†	†	†	†	†	†	†	†
Dependency status												
Dependent students	17.5	26.7	25.4	30.3	$3,192	$3,451	$4,740	$5,708	$558	$920	$1,206	$1,728
Independent students	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, no dependents	†	†	†	†	†	†	†	†	†	†	†	†
Unmarried, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Married, with dependents	†	†	†	†	†	†	†	†	†	†	†	†
Family income												
Dependent students												
Lowest quarter	10.1	17.8	19.2	22.9	2,855	3,147	3,943	5,077	288	561	757	1,165
Lower middle quarter	23.5	32.6	36.9	33.3	3,053	3,560	4,486	5,520	717	1,160	1,654	1,836
Upper middle quarter	29.6	36.8	26.8	43.0	3,511	3,431	5,547	6,267	1,041	1,264	1,487	2,693
Highest quarter	16.9	30.2	19.2	38.0	‡	‡	‡	‡	629	1,154	1,157	2,595
Independent students												
Lowest quarter	†	†	†	†	†	†	†	†	†	†	†	†
Lower middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Upper middle quarter	†	†	†	†	†	†	†	†	†	†	†	†
Highest quarter	†	†	†	†	†	†	†	†	†	†	†	†

†Not applicable.

‡Reporting standards not met. (Too few cases.)

[1]Among dependent students only. The Parent Loan to Undergraduate Students (PLUS) is taken out by parents of dependent undergraduate students and is not subsidized. Recipients need not show financial need but must be creditworthy. Repayment of the loan begins immediately. The maximum amount of a PLUS loan can be as high as the total price of attendance.

[2]Includes zero values (that is, those not receiving PLUS loans).

[3]Dependent students only.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.19. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received student loans from non-federal sources and average annual amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received a non-federal loan[1]				Average annual non-federal loan amount for those receiving non-federal loans				Average annual non-federal loan amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	1.4	1.8	6.9	7.8	$2,074	$2,753	$2,022	$5,692	$29	$50	$140	$442
Dependency status												
Dependent students	2.0	2.3	6.8	8.7	‡	‡	‡	5,245	41	66	174	455
Independent students	1.1	1.6	7.0	7.4	‡	2,717	1,778	5,912	21	44	124	436
Unmarried, no dependents	1.5	1.3	7.9	8.6	‡	‡	‡	‡	23	29	140	539
Married, no dependents	0.9	0.5	10.6	9.6	‡	‡	‡	‡	30	23	209	481
Unmarried, with dependents	0.9	1.7	3.9	4.8	‡	‡	‡	‡	25	49	59	200
Married, with dependents	0.8	2.2	8.1	8.6	‡	‡	‡	7,066	14	63	147	608
Family income												
Dependent students												
Lowest quarter	1.2	1.2	8.9	6.7	‡	‡	‡	‡	8	26	230	281
Lower middle quarter	1.9	3.6	7.5	9.7	‡	‡	‡	‡	37	131	174	468
Upper middle quarter	3.8	2.9	3.0	12.3	‡	‡	‡	‡	78	23	69	842
Highest quarter	3.4	1.4	5.4	10.1	‡	‡	‡	‡	167	41	175	603
Independent students												
Lowest quarter	0.7	1.3	5.2	5.7	‡	‡	‡	6,661	10	37	93	382
Lower middle quarter	1.8	2.1	6.2	5.8	‡	‡	‡	‡	42	48	117	221
Upper middle quarter	1.5	1.3	12.6	13.4	‡	‡	‡	‡	31	36	181	814
Highest quarter	0.4	2.3	6.8	12.5	‡	‡	‡	‡	6	72	170	932

‡Reporting standards not met. (Too few cases.)

[1]Includes loans from state, institutional, and private/other sources. Does not include loans from family or friends.

[2]Includes zero values (that is, those not receiving non-federal loans).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.20. Percentage of full-time, full-year undergraduates in private for-profit less-than-4-year institutions who received work-study aid and average amount received, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received work-study aid[1]				Average work-study aid amount for those receiving work-study aid				Average work-study aid amount for all students[2]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	1.5	0.7	0.4	1.6	$948	$2,849	‡	‡	$14	$18	$6	$36
Dependency status												
Dependent students	1.4	0.5	0.3	2.0	‡	‡	‡	‡	11	9	4	30
Independent students	1.6	0.7	0.4	1.5	1,024	‡	‡	‡	16	24	6	39
Unmarried, no dependents	2.3	0.4	0.2	2.1	‡	‡	‡	‡	20	7	7	71
Married, no dependents	3.5	0.9	0.6	0.0	‡	‡	‡	‡	37	55	6	#
Unmarried, with dependents	1.1	1.1	0.5	1.1	‡	‡	‡	‡	14	25	4	32
Married, with dependents	0.5	0.8	0.3	1.9	‡	‡	‡	‡	7	31	8	29
Family income												
Dependent students												
Lowest quarter	0.6	1.0	0.3	2.3	‡	‡	‡	‡	8	12	6	26
Lower middle quarter	1.6	0.3	0.7	3.2	‡	‡	‡	‡	13	12	7	39
Upper middle quarter	2.1	#	#	1.1	‡	‡	‡	‡	13	#	#	48
Highest quarter	3.5	#	#	#	‡	‡	‡	‡	11	#	#	#
Independent students												
Lowest quarter	1.8	0.9	0.5	2.2	‡	‡	‡	‡	18	20	7	75
Lower middle quarter	1.6	0.4	0.2	1.4	‡	‡	‡	‡	16	17	8	13
Upper middle quarter	1.4	0.7	0.6	#	‡	‡	‡	‡	14	35	5	#
Highest quarter	0.6	0.6	#	#	‡	‡	‡	‡	5	35	#	#

#Rounds to zero.

‡Reporting standards not met. (Too few cases.)

[1]Includes federal, state, and institutional work-study programs.

[2]Includes zero values (that is, those not receiving work-study aid).

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

Table B-4.21. Among full-time, full-year undergraduates in private for-profit less-than-4-year institutions, percentage of total price of attendance met by financial aid and percentage of total financial aid awarded in grants, by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Percent who received any financial aid[1]				Percent of total price met by financial aid for students who received financial aid[2]				Percent of total financial aid awarded in grants for students who received financial aid[3]			
	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000	1989–90	1992–93	1995–96	1999–2000
Private for-profit less-than-4-year institutions												
Total	87.7	78.8	87.8	92.9	41.4	42.5	46.6	49.2	37.4	46.6	33.5	35.4
Dependency status												
Dependent students	78.8	70.2	85.1	91.1	42.6	45.6	47.9	49.1	37.4	33.7	23.9	33.2
Independent students	91.9	83.4	89.1	93.6	41.0	41.3	46.0	49.3	37.5	51.8	37.7	36.3
Unmarried, no dependents	88.7	84.8	90.4	93.5	39.7	44.9	47.4	48.8	34.3	45.1	26.3	23.7
Married, no dependents	90.1	63.1	75.0	90.3	38.2	42.4	44.7	46.3	27.3	33.5	24.7	21.0
Unmarried, with dependents	96.3	87.8	88.2	94.3	44.3	37.0	45.4	50.0	43.8	64.4	48.3	48.2
Married, with dependents	91.8	84.5	94.1	94.1	40.1	41.1	45.9	49.8	37.7	52.3	40.4	38.8
Family income												
Dependent students												
Lowest quarter	90.4	92.0	97.2	96.7	44.5	45.3	50.4	49.6	50.9	52.2	39.4	51.5
Lower middle quarter	77.5	57.8	93.3	89.7	43.0	49.3	48.5	50.0	22.7	15.0	17.4	16.0
Upper middle quarter	64.0	57.5	74.9	86.2	39.4	45.7	44.7	49.4	12.0	4.6	10.6	8.8
Highest quarter	45.7	45.2	55.8	74.7	26.8	34.8	41.2	42.8	29.9	6.9	1.6	8.1
Independent students												
Lowest quarter	96.5	92.0	92.1	95.9	42.1	39.2	45.7	49.4	46.2	62.7	46.3	49.3
Lower middle quarter	88.8	86.0	88.4	95.0	40.2	43.3	46.2	49.9	33.4	44.4	36.8	31.8
Upper middle quarter	89.6	66.8	91.1	92.5	41.2	43.4	47.8	48.2	28.1	36.3	30.1	17.1
Highest quarter	82.3	59.8	75.5	77.1	36.5	45.5	43.0	47.0	17.9	29.2	16.4	5.2

[1]Includes all types of financial aid: grants, loans, work-study, and other (such as employer's benefits and veterans' benefits).

[2]Percentage of the total price of attendance (tuition and fees plus living expenses) that is met by any type of financial aid, among financial aid recipients.

[3]Percentage of total financial aid that is awarded in the form of grants and scholarships among financial aid recipients.

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full-time, full-year status, students must be enrolled full time for 6 or more months during the academic year.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

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Appendix C—Glossary

This glossary describes the variables used in this report. The variables were taken directly from the NCES NPSAS:90, 93, 96, 2000 Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:90, 93, 96, 2000 data. A description of the DAS software can be found in appendix D.

In the index below, the variables are organized by general topic and, within topic, listed in the order in which they appear in the tables. The glossary is in alphabetical order by variable name (displayed in capital letters to the right of the label).

Glossary Index

STUDENT/INSTITUTIONAL CHARACTERISTICS

Attendance status and institution type
NPSAS:90, 93, 96, 2000 ATTNINST
Dependency and marital status
NPSAS:90, 93, 96, 2000 DEPEND5A
Dependent student income percentile
NPSAS:90, 93, 96, 2000 PCTDEP
Independent student income percentile
NPSAS:90, 93, 96, 2000 PCTINDEP
Tuition and fees
NPSAS:90, 93, 96, 2000 TUITION2
Price of attendance
NPSAS:90 BUDGETFT
NPSAS:93 BUDGETAR
NPSAS:96 BUDGETAJ
NPSAS:2000 BUDGETA2
Citizenship
NPSAS:90 CTZNSHP
NPSAS:93 CTZNSHP2
NPSAS:96, 2000 CITIZEN2

TOTAL FINANCIAL AID

Total financial aid
NPSAS:90 TOTAIDRR
NPSAS:93 TOTAIDR2
NPSAS:96, 2000 TOTAID
Total grants
NPSAS:90, 93 TOTGRTR
NPSAS:96, 2000 TOTGRT
Total loans
NPSAS:90, 96, 2000 TOTLOAN2
NPSAS:93 TOTLN2R
Work-study
NPSAS:90, 93, 96, 2000 TOTWKST
Ratio of total aid to price of attendance
NPSAS:90 AIDCST2
NPSAS:93 AIDCST5
NPSAS:96, 2000 AIDCST1
Ratio of grant aid to total aid
NPSAS:90, 93 GRTPCTR
NPSAS:96, 2000 GRTPCT

FEDERAL AID

Total federal grants
NPSAS:90, 93, 96, 2000 TFEDGRT
Pell Grants
NPSAS:90, 93, 96, 2000 PELLAMT
SEOG
NPSAS:90, 93, 96, 2000 SEOGAMT
Total federal loans (including PLUS)
NPSAS:90 TFEDLN2R
NPSAS:93, 96, 2000 TFEDLN2
Stafford subsidized loans
NPSAS:90, 93 STAFFR
NPSAS:96, 2000 STAFSUB
Stafford unsubsidized loans
NPSAS:90, 93 SLSR
NPSAS:96, 2000 STAFUNSB
Perkins loans
NPSAS:90, 93, 96, 2000 PERKAMT
PLUS loans
NPSAS:90 PLUSAMTR
NPSAS:93, 2000 PLUSAMT
NPSAS:96 PLUSAMT3

NON-FEDERAL AID

Institutional grants
NPSAS:90 INSTGRTR
NPSAS:93, 96, 2000 INGRTAMT
State-funded grants
NPSAS:90 STGRTR
NPSAS:93, 96, 2000 STGTAMT

Other grant aid
- NPSAS:90 OTHGRTR
- NPSAS:93 OTHGTAR
- NPSAS:96, 2000 OTHGTAMT

Total non-federal grants
- NPSAS:90 TNFEDGRR
- NPSAS:93, 96, 2000 TNFEDGRT

Total non-federal loans
- NPSAS:90 TNFEDLNR
- NPSAS:93, 96, 2000 TNFEDLN

NET PRICE AND NEED

Expected Family Contribution (EFC)
- NPSAS:90, 93, 96, 2000 EFC4

Need for financial aid
- NPSAS:90 FTNEED1
- NPSAS:93 SNEED3R2
- NPSAS:96, 2000 SNEED1

Remaining need after financial aid
- NPSAS:90 FTNEED2
- NPSAS:93 SNEED5R2
- NPSAS:96, 2000 SNEED2

Net price of attendance
- NPSAS:90, 93, 96, 2000 NETCST20

Net tuition
- NPSAS:90, 96, 2000 NETCST9
- NPSAS:93 NETCST7R

Data Variable

Ratio of total aid to price of attendance **AIDCST2 (NPSAS:90)**
AIDCST5 (NPSAS:93)
AIDCST1 (NPSAS:96, 2000)

Indicates the ratio of total aid to the full-time, full-year student budget during the NPSAS year for full-time, full-year students. This is equal to the total of all aid, divided by the full-time, full-year student budget.

Attendance status and institution type **ATTNINST (NPSAS:90, 93, 96, 2000)**

Full-time/full-year status for each of the four types of title IV eligible institutions listed below. Only includes students who attended one institution and did not become graduate/first-professional students during the NPSAS year. At public (2- and 4-year) and private not-for-profit 4-year institutions, students are considered to have enrolled for a full year if they were enrolled 8 or more months full time during the NPSAS year. For private for-profit-less-than-4-year institutions, however, students meet the full-year requirement if they enrolled at least 6 months full time. Months did not have to be contiguous and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

Public 2-year
Public 4-year
Private not-for-profit
Private for-profit less-than-4-year

Price of attendance **BUDGETFT (NPSAS:90)**
BUDGETAR (NPSAS:93)
BUDGETAJ (NPSAS:96)
BUDGETA2 (NPSAS:2000)

Indicates total student budget for full-time, full-year students at the NPSAS institutions. Students attending more than one institution were not included. The student budget includes tuition and fees and the total non-tuition expense allowances. Non-tuition expenses include books and supplies, room and board (or housing and food allowances), transportation, and personal expenses.

Citizenship **CTZNSHP (NPSAS:90)**
CTZNSHP2 (NPSAS:93)
CITIZEN2 (NPSAS:96, 2000)

Indicates student's citizenship status. All tables excluded ineligible non-citizens.

U.S. citizen	Student was a U.S. citizen.
Resident alien	Student was not a U.S. citizen but was eligible for financial aid.
Foreign/international student	Student was not a U.S. citizen and was not eligible for financial aid (includes those holding student or exchange visitor visas).

Data Variable

Dependency and marital status **DEPEND5A (NPSAS:90, 93, 96, 2000)**

Identifies independent students by marital status and whether they had dependents of their own. Married but separated students were classified as married. Students were considered to be independent if they met any of the following criteria:

1) Student was 24 or older on December 31 of the current academic year;
2) Student was a veteran of the U.S. Armed Forces;
3) Student was enrolled in a graduate or professional program;
4) Student was married;
5) Student was an orphan or ward of the court; or
6) Student had legal dependents other than spouse.

Dependent
Independent, no dependents, unmarried
Independent, no dependents, married/separated
Independent, with dependents, unmarried
Independent, with dependents, married/separated

Expected Family Contribution (EFC) **EFC4 (NPSAS:90, 93, 96, 2000)**

Composite estimate of the federal Expected Family Contribution used in need analysis. For Pell Grant recipients, the EFC on the Pell Grant record in NSLDS was used; for other federal financial aid applicants, the primary EFC from the most recent CPS record was used if available; otherwise, the EFC reported by the NPSAS institution in CADE was used. Imputed by regression for students who did not apply for federal financial aid.

Need for financial aid **FTNEED1 (NPSAS:90)**
SNEED3R2 (NPSAS:93)
SNEED1 (NPSAS:96, 2000)

The student's total need for need-based financial aid. Equal to the price of attendance (student budget) minus the federal expected family contribution (EFC). When the EFC is greater than the price of attendance (and therefore the student has no need) this results in a negative number that has been set to zero.

Remaining need after financial aid **FTNEED2 (NPSAS:90)**
SNEED5R2 (NPSAS:93)
SNEED2 (NPSAS:96, 2000)

The remaining need after all financial aid, also known as "unmet need." Equal to the price of attendance (student budget) minus the expected family contribution (EFC) minus total financial aid. For students who have no need or those who receive financial aid that is not need-based (such as unsubsidized Stafford loans, PLUS loans, or merit-only grants), this may result in a negative value that has been set to zero.

Ratio of grant aid to total aid **GRTPCTR (NPSAS:90, 93)**
GRTPCT (NPSAS:96, 2000)

Indicates the percentage of total aid that was grant aid during the NPSAS year. The ratio is equal to the total amount of grant aid, divided by total aid amount, and multiplied by 100. This variable is only computed for those who had some aid.

Data Variable

Institutional grants **INSTGRTR (NPSAS:90)**
INGRTAMT (NPSAS:93, 96, 2000)

Indicates the total grant aid from institutional funds received in the NPSAS year. Includes all institutional grants, scholarships, and tuition waivers received during the NPSAS year. Includes need-based and merit-only awards. At public institutions in some states the distinction between state and institutional grant funds is not always clear because grants are funded by the state but are allocated by the institutions. The California Community College Board of Governor's Grants, California State University Grants, and Educational Opportunity Grants are classified as institutional grants.

Net tuition **NETCST9 (NPSAS:90, 96, 2000)**
NETCST7R (NPSAS:93)

Tuition and fees minus all grants and scholarship. Grants and scholarships are not necessarily limited to paying for tuition, but may cover other educational expenses as well. If the grant amount is greater than the tuition charges, the excess is applied to room and board or other expenses. In calculating the average of this measure of net tuition, negative values (when the grant amount exceeds tuition) were set to zero. Across the four NPSAS years covered in this report, the percentage of full-time, full-year undergraduates who had negative or zero net tuition ranged from 31–36 percent at public 2-year, 21–26 percent at public 4-year, 8–12 percent at private not-for-profit 4-year, and 4–5 percent at private for-profit less-than-4-year institutions.

Net price of attendance **NETCST20 (NPSAS:90, 93, 96, 2000)**

The total student budget minus all grants and loans received by the student.

Other grant aid **OTHGRTR (NPSAS:90)**
OTHGTAR (NPSAS:93)
OTHGTAMT (NPSAS:96, 2000)

Indicates the amount of grants that were not federal, state, or institutional, including National Merit Scholarships, other private aid, and employee tuition reimbursements received during the NPSAS year.

Dependent student income percentile **PCTDEP (NPSAS:90, 93, 96, 2000)**

Percentile rank of family income of dependent student parents, based on all dependent students in the NPSAS survey year. The annual income is for the calendar year prior to the NPSAS survey year, as reported on the financial aid application or estimated by students and parents in the telephone interview. Approximately one-fourth of the values are imputed. The cut-off points (in current dollars) for the income quarters are as follows (see page 1 of the report for inflation adjustment factors for conversion to 1999 constant dollars).

	NPSAS years			
	1989–90	1992–93	1995–96	1999–2000
Lowest quarter	<=$20,148	<=$27,000	<=$25,000	<=$31,1116
Lower middle quarter	$20,149–$37,046	$27,001–$45,000	$25,001–$46,408	$31,117–$54,189
Upper middle quarter	$37,047–$57,540	$45,001–$59,096	$46,409–$70,112	$54,190–$ 83,333
Highest quarter	>=$57,541	>=$59,097	>=$70,113	>=$83,334

Data Variable

Independent student income percentile **PCTINDEP (NPSAS:90, 93, 96, 2000)**

Percentile rank of independent student's annual income, including the income of a spouse, based on all independent students in the NPSAS survey year. The annual income is for the prior calendar year, as reported on the financial aid application or in the survey of students. Approximately one-fourth of the values are imputed. The cut-off points (in current dollars) for the income quarters are as follows (see page 1 of the report for inflation adjustment factors for conversion to 1999 constant dollars).

	NPSAS years			
	1989–90	1992–93	1995–96	1999–2000
Lowest quarter	<=$7,048	<=$10,000	<=$8,088	<=$11,999
Lower middle quarter	$7,049–$15,948	$10,001–$20,737	$8,089–$18,644	$12,000–$25,987
Upper middle quarter	$15,949–$28,944	$20,738–$35,129	$18,645–$35,000	$25,988–$47,991
Highest quarter	>$28,945	>=$35,130	>=$35,001	>=$47,992

Pell Grants **PELLAMT (NPSAS:90, 93, 96, 2000)**

Indicates the federal Pell Grant amount received at all institutions attended during the NPSAS year.

Perkins loans **PERKAMT (NPSAS:90, 93, 96, 2000)**

Indicates the federal Perkins loan amount received during the NPSAS year. The Perkins loan is a campus-based (i.e., administered by each institution) low-interest loan for students who show exceptional financial need.

PLUS loans **PLUSAMTR (NPSAS:90)**
PLUSAMT (NPSAS:93, 2000)
PLUSAMT3 (NPSAS:96)

Total amount of federal PLUS loans to parents in the NPSAS year. Federal Parent Loans to Undergraduate Students are available to the parents of the undergraduates, in addition to any federal Stafford loans for which students are eligible. PLUS loans are not based on need and may be used to cover the federal EFC. There is no fixed limit to the amount of a PLUS loan, but the PLUS loan may not exceed the student budget minus any other financial aid. PLUS loans are only available to parents who can meet certain credit-worthiness criteria; if they cannot do so, the dependent student for whom the loan is intended may apply to receive an unsubsidized Stafford loan up to the higher limit normally available only to independent students.

SEOG **SEOGAMT (NPSAS:90, 93, 96, 2000)**

Indicates the SEOG (Supplemental Educational Opportunity Grant) received in the NPSAS year. The SEOG is a federal, campus-based (administered by each institution) grant for undergraduates who have not yet received a bachelor's degree or first-professional degree, and who show exceptional financial need. It is intended to supplement the Pell grant (priority is given to Pell grant recipients), and awards a maximum of $4,000 per year. However, unlike the Pell grants, eligibility does not guarantee an SEOG award, as the funds available to a particular institution may be limited.

Data Variable

Stafford unsubsidized loans **SLSR (NPSAS:90, 93)**
STAFUNSB (NPSAS:96, 2000)

Indicates the amount of unsubsidized Stafford loans received in the NSPAS year. Unsubsidized Stafford loans are available to students enrolled at least half time (usually taking at least 2 courses) without demonstrating need. Students are charged interest on the loan while they are enrolled, and the interest is added to the original loan principal.

Stafford subsidized loans **STAFFR (NPSAS:90, 93)**
STAFSUB (NPSAS:96, 2000)

Indicates the amount of federal subsidized Stafford loans received in the NPSAS year. Subsidized Stafford loans are need-based and the federal government pays the interest while the student is enrolled and for 6 months after leaving postsecondary education.

State-funded grants **STGRTR (NPSAS:90)**
STGTAMT (NPSAS:93, 96, 2000)

Total amount of state grants and scholarships received by the student in the NPSAS year.

Total federal grants **TFEDGRT (NPSAS:90, 93, 96, 2000)**

Total amount of federal grants received by a student in the NPSAS year. Includes Pell grants, SEOG grants, and a small number of Robert Byrd Scholarships. Does not include federal veteran's benefits or military education aid.

Total federal loans (including PLUS) **TFEDLN2R (NPSAS:90)**
TFEDLN2 (NPSAS:93, 96, 2000)

Indicates the total amount of federal loans received during the NPSAS year, including PLUS loans to parents. Includes Perkins, Stafford, other federal loans through the Public Health Service, and PLUS.

Total non-federal grants **TNFEDGRR (NPSAS:90)**
TNFEDGRT (NPSAS:93, 96, 2000)

Indicates the total amount of non-federal grants received during the NPSAS year. Total of state, institutional, and other grants and scholarships.

Total non-federal loans **TNFEDLNR (NPSAS:90)**
TNFEDLN (NPSAS:93, 96, 2000)

Loans from sources other than the federal government. The sum of state, institutional, and private or commercial loans. Does not include loans from family or friends.

Data Variable

Total financial aid **TOTAIDRR (NPSAS:90)**
TOTAIDR2 (NPSAS:93)
TOTAID (NPSAS:96, 2000)

Total amount of financial aid received by a student. Includes grants, loans, work-study, or any other types of aid, as well as loans to parents under the PLUS program and veterans' benefits and military education aid.

Total grants **TOTGRTR (NPSAS:90, 93)**
TOTGRT (NPSAS:96, 2000)

Total amount of grant and scholarship aid received from any source for the NPSAS year. Grants are a type of student financial aid that do not require repayment or employment. Grants include merit-only scholarships, tuition waivers, and employer tuition reimbursements.

Total loans **TOTLOAN2 (NPSAS:90, 96, 2000)**
TOTLN2R (NPSAS:93)

Indicates the total amount of all student loans (federal, state, institutional, and private sector) and federal PLUS loans to parents received during the NPSAS year. Does not include loans from family or friends to the student or commercial loans to parents (such as home equity loans).

Work-study **TOTWKST (NPSAS:90, 93, 96, 2000)**

Indicates the total amount of all work-study awards received during the NPSAS year.

Tuition and fees **TUITION2 (NPSAS:90, 93, 96, 2000)**

Tuition and fees charged at the sampled NPSAS institution for students who attended only one institution during the NPSAS year.

Appendix D—Technical Notes and Methodology

The National Postsecondary Student Aid Study

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive nationwide study conducted by the U.S. Department of Education's National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education.[1] It also describes demographic and other characteristics of students enrolled in the 50 states, the District of Columbia, and Puerto Rico. The NPSAS study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. Information is collected from institutions, student interviews, and government data files. For this study, data were analyzed for undergraduates from four administrations of the NPSAS survey: NPSAS:1990, NPSAS:1993, NPSAS:1996 and NPSAS:2000. These surveys each represent more than 16 million undergraduates who were enrolled at some point between July 1 and June 30 of the survey years. The institutional weighted response rates for these NPSAS administrations all exceeded 85 percent as discussed in the next sections.

Overall Weighted Response Rates

The NPSAS:1990 survey achieved an overall weighted response rate of 86 percent among institutions. For the student Computer Assisted Telephone Interviews (CATI), the response rate was 76 percent.[2] The overall weighted response rates for the NPSAS:1993 study were 88 percent

[1]For more information on the NPSAS survey, consult the methodology reports for each survey: U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1990 National Postsecondary Student Aid Study* (NCES 92–080) (Washington, DC: 1992), *Methodology Report for the National Postsecondary Student Aid Study, 1992–93* (NCES 95–211) (Washington, DC: 1995), *National Postsecondary Student Aid Study, 1995–96 (NPSAS:96), Methodology Report* (NCES 98–073) (Washington, DC: 1997), and *National Postsecondary Student Aid Study, 1999–2000 (NPSAS:2000), Methodology Report* (NCES 2002–152) (Washington, DC: 2002). Additional information is also available at the NPSAS website http://nces.ed.gov/npsas.

[2]U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1990 National Postsecondary Student Aid Study* (NCES 92–080) (Washington, DC: 1992).

among institutions and 67 percent among students.[3] NPSAS:1996 had an institutional response rate of 91 percent and a student CATI response rate of 76 percent.[4]

For NPSAS:2000, the institutional response rate was 95 percent and the weighted overall student interview response rate was 66 percent.[5] Because the student telephone interview response rate for NPSAS:2000 was less than 70 percent in some institutional sectors, an analysis was conducted to determine if estimates were significantly biased due to CATI nonresponse. Considerable information was known for CATI nonrespondents and these data were used to analyze and reduce the bias. The distributions of several variables using the design-based, adjusted weights for study respondents (study weights) were found to be biased before CATI nonresponse adjustments. The CATI nonresponse and poststratification procedures, however, reduced the bias for these variables; and the remaining relative bias ranged from 0 to 0.35 percent.[6]

The overall institutional response rate could be interpreted as the estimated percentage of eligible institutions that would provide a student enrollment list or database that could be used for sample selection. The overall CATI response rate is computed as the product of the weighted CATI response rate and the institutional response rate.

The weight variable used for analysis of this report is PSKEEPWT, NP93WT, DASWT1 and STUDYWT for NPSAS:1990, NPSAS:1993, NPSAS:1996 and NPSAS:2000, respectively, which includes all undergraduates in the NPSAS surveys, including those without a telephone interview.

Item Response Bias

All the variables used in this report and defined in appendix C had item response rates above 85 percent. Therefore, a bias analysis for individual survey items was not necessary.

[3]U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the National Postsecondary Student Aid Study, 1992–93* (NCES 95–211) (Washington, DC: 1995).

[4]U.S. Department of Education, National Center for Education Statistics, *National Postsecondary Student Aid Study, 1995–96 (NPSAS:96), Methodology Report* (NCES 98–073) (Washington, DC: 1997).

[5]U.S. Department of Education, National Center for Education Statistics, *National Postsecondary Student Aid Study, 1999–2000 (NPSAS:2000), Methodology Report* (NCES 2002–152) (Washington, DC: 2002).

[6]For nonresponse bias analysis, see U.S. Department of Education, National Center for Education Statistics, *National Postsecondary Student Aid Study, 1999–2000 (NPSAS:2000), CATI Nonresponse Bias Analysis Report* (NCES 2002–03) (Washington, DC: 2002), available at http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=200203.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors occur because observations are made only on samples of students, not entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations. Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and imputing missing data. Readers interested in efforts to minimize non-sampling errors for estimates used in this report should consult the corresponding NPSAS survey methodology reports mentioned in the footnotes for the first two pages of this appendix.

Data Analysis System

The estimates presented in this report were produced using the NPSAS undergraduate Data Analysis Systems (DAS) for all four administrations of NPSAS (90, 93, 96, 2000). The DAS software makes it possible for users to specify and generate their own tables. With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors[7] and weighted sample sizes for these estimates. For example, table D-1 contains standard errors that correspond to estimates in table 2 in the report. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), the DAS prints the message "low-N" instead of the estimate. All standard errors for estimates presented in this report can be viewed at http://nces.ed.gov/das/library/reports.asp. In addition to tables, the DAS will also produce a correlation matrix of selected variables to be used for linear regression models. Included in the output with the correlation matrix are the design effects (DEFTs) for each variable in the matrix. Since statistical procedures generally compute regression coefficients based on simple random sample assumptions, the standard errors must be adjusted with the design effects to take into account the stratified sampling method used in the NPSAS surveys.

[7]The NPSAS samples are not simple random samples, and therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. The DAS takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by the DAS involves approximating the estimator by the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

Table D-1. Standard errors for table 2: Average expected family contribution (EFC) for full–time, full–year undergraduates (in constant 1999 dollars) by dependency status and family income: 1989–90, 1992–93, 1995–96, and 1999–2000

Dependency status and family income	Average expected family contribution			
	1989–90	1992–93	1995–96	1999–2000
Total	$213.9	$190.3	$163.1	$125.7
Dependency status				
Dependent	263.5	224.6	191.8	136.5
Independent	137.9	126.0	184.9	131.2
Unmarried, no dependents	262.7	196.8	221.1	159.2
Married, no dependents	140.9	394.8	567.2	448.0
Unmarried, with dependents	49.2	39.3	230.4	132.5
Married, with dependents	142.7	186.9	374.3	236.7
Family income				
Dependent students				
Lowest quarter	76.6	114.4	124.8	58.7
Lower middle quarter	166.1	136.0	82.9	80.9
Upper middle quarter	243.1	186.1	109.9	117.9
Highest quarter	513.4	369.3	317.7	251.8
Independent students				
Lowest quarter	91.9	85.4	59.7	48.7
Lower middle quarter	204.0	172.5	115.6	93.8
Upper middle quarter	287.8	248.7	265.3	235.8
Highest quarter	915.5	690.7	651.2	522.5

NOTE: Limited to undergraduate students who were U.S. citizens or permanent residents and attended only one institution in the 50 states, the District of Columbia, or Puerto Rico. To have full–time, full–year status, students must be enrolled full time during the academic year for 8 or more months at public 2-year, public 4-year, and private not-for-profit 4-year institutions or 6 or more months at private for-profit less-than-4–year institutions. Estimates for the 1989–90, 1992–93, and 1995–96 academic years were adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U). The federal expected family contribution (EFC) is the amount students and families are expected to contribute to the price of attendance at a postsecondary institution. The expected family contribution is calculated using federal need analysis methodology and takes into account dependency status, income, assets, number of siblings also in college, and other related factors. The federal methodology was similar in 1989–90 and 1992–93. The Reauthorization of 1992 introduced many changes that are reflected in 1995–96 and 1999–2000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1989–90, 1992–93, 1995–96, and 1999–2000 National Postsecondary Student Aid Studies (NPSAS:90, NPSAS:93, NPSAS:96, and NPSAS:2000).

The DAS can be accessed electronically at http://nces.ed.gov/DAS. For more information about the NPSAS Data Analysis System, contact:

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Statistical Procedures

Differences Between Means

The descriptive comparisons were tested in this report using Student's *t* statistic. Differences between estimates are tested against the probability of a Type I error,[8] or significance level. The significance levels were determined by calculating the Student's *t* values for the differences between each pair of means or proportions and comparing these with published tables of significance levels for two-tailed hypothesis testing.

Student's *t* values may be computed to test the difference between estimates with the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}} \quad (1)$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors. This formula is valid only for independent estimates. When estimates are not independent, a covariance term must be added to the formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2 - 2(r)se_1\ se_2}} \quad (2)$$

where *r* is the correlation between the two estimates.[9] This formula is used when comparing two percentages from a distribution that adds to 100. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$t = \frac{E_{sub} - E_{tot}}{\sqrt{se_{sub}^2 + se_{tot}^2 - 2p\,se_{sub}^2}} \quad (3)$$

where *p* is the proportion of the total group contained in the subgroup.[10] The estimates, standard errors, and correlations can all be obtained from the DAS.

There are hazards in reporting statistical tests for each comparison. First, comparisons based on large *t* statistics may appear to merit special attention. This can be misleading since the magnitude of the *t* statistic is related not only to the observed differences in means or percentages

[8]A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

[9]U.S. Department of Education, National Center for Education Statistics, A Note from the Chief Statistician, no. 2, 1993.

[10]Ibid.

but also to the number of respondents in the specific categories used for comparison. Hence, a small difference compared across a large number of respondents would produce a large *t* statistic.

A second hazard in reporting statistical tests is the possibility that one can report a "false positive" or Type I error. In the case of a *t* statistic, this false positive would result when a difference measured with a particular sample showed a statistically significant difference when there is no difference in the underlying population. Statistical tests are designed to control this type of error, denoted by alpha. The alpha level of .05 selected for findings in this report indicates that a difference of a certain magnitude or larger would be produced no more than one time out of twenty when there was no actual difference in the quantities in the underlying population. When we test hypotheses that show *t* values at the .05 level or smaller, we treat this finding as rejecting the null hypothesis that there is no difference between the two quantities. However, there are other cases when exercising additional caution is warranted. When there are significant results not indicated by any hypothesis being tested or when we test a large number of comparisons in a table, Type I errors cannot be ignored. For example, when making paired comparisons among different fields of study, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison.